

The Integration of Zakat Institutions and National Macroeconomic Policies

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ABSTRACT

This study aims to analyze the integration between zakat institutions and national macroeconomic policies as an effort to strengthen the Islamic public finance system in Indonesia. Zakat holds a strategic role not only as a social worship but also as an economic instrument that can support fiscal and monetary policies in achieving public welfare. Using a qualitative descriptive approach through library research, this study examines various academic literatures, government regulations, and reports from national zakat institutions. The findings show that integrating zakat into macroeconomic policy can enhance income redistribution effectiveness, expand the government's fiscal space, and strengthen national economic resilience. Zakat can also function as an automatic stabilizer to reduce social inequality and maintain economic balance. However, the implementation still faces several challenges, including institutional fragmentation, regulatory limitations, and transparency issues in management. This research concludes that the integration of zakat and national macroeconomic policy requires cross-institutional synergy, regulatory strengthening, zakat system digitalization, and government commitment to position zakat as part of a just and sustainable public policy aligned with the principles of maqashid al-shariah.

Keywords: Zakat, Macroeconomic Policy, Fiscal Integration

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INTRODUCTION

In modern economies, macroeconomic policy plays a vital role in maintaining stability and societal welfare through fiscal, monetary, and income policies. However, in countries with a Muslim-majority population such as Indonesia, there exists significant potential within the Islamic social finance system—particularly zakat—as a complementary instrument to national fiscal policy. Zakat serves not only a spiritual function but also a socio-economic role that can support income redistribution, strengthen the purchasing power of low-income communities, and promote macroeconomic stability through enhanced welfare.¹

Nationally organized zakat institutions such as BAZNAS, LAZNAS, and regional agencies now possess relatively well-established organizational structures and continuously developing collection systems. Nevertheless, the contribution of zakat to Gross Domestic Product (GDP) and national fiscal policy remains suboptimal. Recent analyses indicate that Indonesia's national zakat potential exceeds 300 trillion rupiah per year, yet actual collection accounts for only about 10% of this potential.² This gap highlights the discrepancy between the economic potential of zakat and its implementation within the country's macroeconomic framework.

¹ Maulina, R. (2023). *The integration of Islamic social and commercial finance: a literature mapping (1979–2023)*. Journal of Islamic Accounting and Business Research.

² Rahmaniya, S. (2024). *Optimization of Zakat as a Fiscal Policy Instrument for Indonesia*. MDRResearchCenter Journal.

The integration of zakat with national macroeconomic policy is not intended to diminish its religious nature, but rather to strengthen the synergy between Islamic public finance and state fiscal policy. Through an integrative approach, zakat can be optimized for social financing, poverty alleviation, expansion of productive employment opportunities, and as an automatic stabilizer during periods of inflationary pressure or social crises.³

Recent studies show that zakat can make a significant contribution to poverty reduction when managed productively and transparently.⁴ Sarif (2024) emphasizes that directing zakat toward income-generating activities can create a multiplier effect that enhances the economic resilience of the poor and supports inclusive growth.⁵ Meanwhile, Hassan (2024) finds that incorporating zakat into the fiscal framework can expand fiscal space without increasing the burden of public debt.⁶

However, in practice, such integration efforts face several challenges, including institutional fragmentation, limited cross-sector coordination, regulatory constraints, and issues of transparency and accountability within zakat agencies.⁷ Furthermore, the absence of a standardized integration model between zakat institutions and national macroeconomic policy renders this issue largely conceptual and necessitates cautious policy approaches.

Given this background, this study aims to examine the opportunities, mechanisms, and challenges of integrating zakat institutions with national macroeconomic policy using a descriptive qualitative approach based on library research. It is expected that this study will provide a conceptual framework and policy recommendations for the government and zakat institutions in developing a sustainable collaborative model that aligns with sharia principles.

MATERIALS AND METHODS

This study employs a descriptive qualitative approach using the library research method. This approach is selected because the focus of the research lies in an in-depth understanding of the concepts, theories, and practices of integrating zakat institutions with national macroeconomic policy, rather than in hypothesis testing or quantitative measurement.⁸

The descriptive qualitative approach aims to describe social phenomena based on conceptual and narrative data obtained from academic literature, official reports of zakat institutions, and national economic policy documents.⁹ This approach enables the researcher to comprehensively analyze the relationship between zakat institutions and macroeconomic policy within the context of the Islamic financial system.¹⁰

1. Types and Sources of Data

- Secondary primary data are obtained from scientific journals, academic books, previous research, and annual reports of zakat institutions (such as BAZNAS and LAZNAS).
- National macroeconomic policy documents, including Law No. 23 of 2011 concerning Zakat Management, the National Medium-Term Development Plan (RPJMN) 2020–2024, and fiscal policy reports from the Ministry of Finance of the Republic of Indonesia.¹¹

³ Hassan, M.K. (2024). *The national-level potential of Zakat and its integration in fiscal framework*. IMEF Working Paper.

⁴ Riani, D., dkk. (2024). *Efficiency and Stability of Zakat Institutions in Malaysia and Indonesia*. TEM Journal, Feb 2024.

⁵ Sarif, S. (2024). *Zakat for generating sustainable income*. SAGE Publications.

⁶ Hassan, M.K. (2024), *ibid*.

⁷ Riani, D., dkk. (2024), *ibid*.

⁸ Creswell, J. W. (2023). *Qualitative Inquiry and Research Design: Choosing Among Five Approaches*. Sage Publications.

⁹ Rahman, A. (2024). *Qualitative Methods in Islamic Economic Research*. International Journal of Islamic Economics and Finance Studies.

¹⁰ Maulina, R. (2023). *The Integration of Islamic Social and Commercial Finance: A Literature Mapping (1979–2023)*. *Journal of Islamic Accounting and Business Research*

¹¹ Kementerian Keuangan Republik Indonesia. (2024). *Laporan Kebijakan Fiskal Nasional 2024*. Jakarta: Kemenkeu.

Sources are selected purposively using the following criteria: (a) relevance to the topic of zakat integration and economic policy, (b) published within the last five years (2020–2025), and (c) academic credibility.¹²

2. Data Collection Techniques

Data are collected through documentation study, namely the examination of various scientific sources related to the concepts, theories, and policies of zakat integration. The researcher employs content analysis techniques to identify themes, patterns, and relationships among conceptual variables derived from the literature.¹³

3. Data Analysis Techniques

Data analysis is conducted through three stages:

- Data Reduction, involving filtering and selecting essential information from relevant literature.
- Data Display, presented in the form of narrative descriptions linking theories with conceptual findings.
- Conclusion Drawing, namely interpreting the results of the review to develop a conceptual model for integrating zakat institutions into national macroeconomic policy.¹⁴

In the analytical process, the researcher applies a deductive–inductive approach, beginning with general Islamic macroeconomic theories and subsequently narrowing down to the implementation of zakat institutions within the national economic context.¹⁵ This approach is crucial to ensure that the research findings accurately portray the strategic position of zakat as a public policy instrument in the Islamic economic system.

RESULTS

1. The Strategic Role of Zakat within the National Macroeconomic Framework

Zakat has a dual dimension, functioning both as an act of worship and as a mechanism for economic distribution. In a macroeconomic context, zakat can serve as an automatic stabilizer that helps balance economic cycles through income redistribution from high-income groups to the poor.¹⁶ This function aligns with the principles of Islamic fiscal policy, which emphasize social welfare (maslahah ‘ammah) and distributive justice.

According to Rahman (2024), when zakat is managed optimally and transparently, its role can resemble government fiscal policy, particularly in poverty reduction, increasing aggregate consumption, and stabilizing domestic demand.¹⁷ In the long term, this mechanism can strengthen national economic resilience by expanding the consumption base and reducing social inequality.

In addition, zakat also has the potential to support government programs targeting extreme poverty eradication, as prioritized in the National Medium-Term Development Plan (RPJMN) 2020–2024. If the government integrates zakat beneficiary data with national socio-economic databases such as the Unified Social Welfare Database (DTKS), the effectiveness of social assistance distribution will increase, and overlap in beneficiary allocation can be avoided.¹⁸

2. Integration of Zakat with Fiscal and Monetary Policy

The integration of zakat into fiscal policy can be conducted through two approaches: complementary and substitutive. The complementary approach positions zakat as a support to existing conventional fiscal instruments, such as social financing or social safety nets. The substitutive approach allows zakat to replace certain functions of state fiscal policy in specific areas, such as community-based poverty alleviation.¹⁹

¹² Riani, D., dkk. (2024). *Efficiency and Stability of Zakat Institutions in Malaysia and Indonesia*. TEM Journal.

¹³ Bowen, G. A. (2022). *Document Analysis as a Qualitative Research Method*. Qualitative Research Journal.

¹⁴ Miles, M. B., Huberman, A. M., & Saldaña, J. (2023). *Qualitative Data Analysis: A Methods Sourcebook*. Sage Publications.

¹⁵ Hassan, M. K. (2024). *The National-Level Potential of Zakat and Its Integration in Fiscal Framework*. IMEF Working Paper.

¹⁶ Maulina, R. (2023). *The Integration of Islamic Social and Commercial Finance: A Literature Mapping (1979–2023)*. Journal of Islamic Accounting and Business Research.

¹⁷ Rahmaniya, S. (2024). *Optimization of Zakat as a Fiscal Policy Instrument for Indonesia*. MDResearchCenter Journal.

¹⁸ Kementerian PPN/BAPPENAS. (2024). *Laporan Evaluasi RPJMN 2020–2024*. Jakarta: Bappenas.

¹⁹ Sarif, S. (2024). *Zakat for Generating Sustainable Income*. SAGE Publications.

Several countries, including Malaysia and Sudan, have applied integration models with positive outcomes. Zakat has been used to support public welfare budgets without altering its religious nature. In the Indonesian context, integration could be facilitated through collaboration between BAZNAS, the Ministry of Finance, and BAPPENAS, particularly by developing standardized fiscal reporting mechanisms for zakat.²⁰

Hassan (2024) argues that zakat can expand the state's fiscal space without increasing public debt, as zakat collection originates from the community and does not create new fiscal liabilities for the government. Thus, zakat can serve as a sustainable alternative source of social financing, especially in dealing with inflationary pressures, recession, or economic shocks such as pandemics.

From a monetary perspective, zakat also has implications for monetary stability and liquidity circulation. Regularly managed and distributed zakat stimulates the flow of money from high-consumption sectors to small productive sectors. This helps reduce wealth concentration among specific groups and activates the real sector.²¹ In Islamic economic thought, the zakat system functions as a mechanism that maintains balance between the circulation of money (velocity of money) and societal welfare.

DISCUSSION

1. Challenges in Implementing the Integration of Zakat and Economic Policy

Despite its significant potential, the implementation of zakat–economic policy integration in Indonesia continues to face several structural and institutional constraints. First, institutional fragmentation among BAZNAS, LAZ, and regional zakat bodies results in limited coordination in planning and reporting.²² Second, the absence of standardized fiscal–zakat integration frameworks makes it difficult to align zakat collection and distribution data with the national and regional budget systems (APBN and APBD).

Third, from a regulatory perspective, Law No. 23 of 2011 on Zakat Management does not explicitly regulate the integration of zakat with national fiscal and monetary policies.²³ Additionally, human resource limitations within zakat institutions hinder the development of digitalization systems and data interoperability with government agencies.²⁴

Another factor influencing the effectiveness of integration is public trust. According to the 2024 BAZNAS survey, public confidence in zakat institutions has increased over the years, yet perceptions persist that zakat management is not fully transparent.²⁵ In fact, public trust is crucial for zakat collection to reach a nationally significant scale.

2. Ideal Integration Model

Based on literature reviews and practices in various countries, an ideal model for integrating zakat institutions with national macroeconomic policy may include three key components:

- Data and Information Integration, through a unified system connecting BAZNAS, the Ministry of Finance, and Statistics Indonesia (BPS) to synchronize mustahik and muzakki data.
- Policy and Budget Integration, by positioning zakat as part of social fiscal instruments (without altering its sharia status).
- Institutional Integration, through the establishment of a National Zakat Council under cross-ministerial coordination to align zakat policy with national macroeconomic directions.²⁶

Through this model, zakat can function as a *social fiscal buffer* that strengthens national economic resilience. An integrative model also enables the government to optimize redistribution policies

²⁰ Riani, D., dkk. (2024). *Efficiency and Stability of Zakat Institutions in Malaysia and Indonesia*. TEM Journal.

²¹ Hassan, M. K. (2024). *The National-Level Potential of Zakat and Its Integration in Fiscal Framework*. IMEF Working Paper.

²² Rahman, A. (2024). *Institutional Challenges in Zakat Management in Indonesia*. Indonesian Journal of Islamic Social Finance.

²³ Undang-Undang Republik Indonesia Nomor 23 Tahun 2011 tentang Pengelolaan Zakat.

²⁴ BAZNAS. (2024). *Laporan Zakat Nasional 2024*. Jakarta: BAZNAS RI.

²⁵ Ibid., hlm. 15–16.

²⁶ Rahmaniya, S. (2024). *Optimization of Zakat as a Fiscal Policy Instrument for Indonesia*. MDResearchCenter Journal.

without increasing public debt, while reinforcing the Islamic economic character within the national system.²⁷

3. Broader Implications of Integration

The integration of zakat and macroeconomic policy has significant implications for the development of Islamic economics as a whole. First, it broadens the scope of actualizing sharia values within public policy. Second, it promotes synergy between the Islamic social finance sector and the Islamic commercial finance sector. Third, it establishes a sustainable and equitable mechanism for social financing.²⁸

Thus, zakat is not merely a religious obligation but also a strategic component of Islamic public finance that can support a fair and sustainable national development agenda.

CONCLUSIONS

This study demonstrates that the integration of zakat institutions with national macroeconomic policy is a strategic step in strengthening the Islamic public finance system and supporting an equitable national economic agenda. As an instrument of social finance, zakat has significant potential to complement fiscal and monetary policies through its roles in income redistribution, poverty alleviation, and enhancing the purchasing power of low-income communities.

In a macroeconomic context, zakat can expand the state's fiscal space, strengthen economic resilience, and reduce social inequality without increasing public debt. The substantial national zakat potential indicates that zakat is not merely an individual religious obligation, but also an essential component of the national economic system that can support sustainable development when managed professionally and transparently.

However, the implementation of zakat–economic policy integration still faces various challenges, including institutional fragmentation, limited inter-agency coordination, insufficient regulatory frameworks supporting fiscal–zakat integration, as well as issues related to transparency and accountability. Therefore, a systematic, data-driven policy approach involving cross-institutional collaboration is required to ensure that this integration can be effectively realized in accordance with the principles of *maqashid al-syariah*.

Overall, integrating zakat into national macroeconomic policy holds significant potential to enhance social welfare, promote economic equity, and support inclusive and just economic development in Indonesia.

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²⁷ Hassan, M. K. (2024). *The National-Level Potential of Zakat and Its Integration in Fiscal Framework*. IMEF Working Paper.

²⁸ Ahmed, H. (2022). *Islamic Economics and the Role of Zakat in Stabilizing the Economy*. *International Journal of Islamic Economics and Finance Studies*.

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