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Synergy of Zakat and Taxes Viewed from Fiscal Policy Objectives

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Abstract

Until now, taxes are still the main instrument in fiscal policy in Indonesia. Meanwhile, zakat, which has considerable potential, has not yet become an instrument of fiscal policy. Maximization and efficiency can be achieved if the synergy of zakat and taxes is maximized. This study, it will examine how the synergy of zakat and taxes is when viewed from the objectives of fiscal policy, namely maintaining stability and developing the country's economy, improving the quality of human resources, maintaining price stability, and increasing investment. Qualitative methods were used in this study and library research as an exploratory approach and study. The results of this study are: First, the synergy of zakat and taxes can complement each other and can help achieve fiscal policy goals, and can reduce the risk of problems that can come at any time, such as inflation and economic recession. Second, zakat and taxes both have the same potential and can synergize together in helping achieve fiscal policy goals.

Keywords: Synergy; Zakat; Tax; Fiscal Policy.

Abstrak

Hingga saat ini pajak masih menjadi instrument utama dalam kebijakan fiskal di Indonesia. Sedangkan zakat yang memiliki potensi yang cukup besar masih belum menjadi instrument dari kebijakan fiskal. Maksimalisasi dan efisiensi dapat di raih apabila sinergi dari zakat dan pajak dilakukan secara maksimal. Dalam penelitian ini akan mengkaji bagaimana sinergi zakat dan pajak apabila ditinjau dari tujuan kebijakan fiskal, yaitu menjaga kestabilan serta mengembangkan perekonomian negara, meningkatkan kualitas SDM, menjaga stabilitas harga barang, dan meningkatkan investasi. Metode kualitatif digunakan dalam penelitian ini dan library research sebagai pendekatan dan studi eksploratif. Dari penelitian ini didapatkan hasil:

Pertama, sinergi dari zakat dan pajak dapat saling melengkapi dan dapat membantu pencapaian tujuan kebijakan fiskal serta dapat mengurangi resiko dari masalah yang bisa datang kapan saja seperti inflasi dan resesi ekonomi. Kedua, zakat dan pajak keduanya memiliki potensi yang sama dan dapat bersinergi secara beramaan dalam membantu pencapaian tujuan kebijakan fiskal.

Kata Kunci: Sinergi; Zakat; Pajak; Kebijakan Fiskal.

INTRODUCTION

As a Muslim-majority country, zakat has the power to be managed and used for the welfare of the Indonesian people. The amount of zakat collected by the National Zakat Amil Agency (BAZNAS) can be used as additional state revenue (Satrio, 2022). Awareness of paying zakat at the individual level or as an organization has been raised by increasing awareness of accountability regarding zakat (Obaidullah, 2016).

Zakat has quite a large potential for the economy in Indonesia. Equivalent to 1.72% of GDP in 2018, the potential for zakat was recorded at IDR 233.8 trillion based on the Zakat Potential Mapping Indicator (IPPZ) as of 2019. In 2020 the potential for zakat exceeded the previous year reaching IDR 327.6 trillion. The company's zakat potential alone reaches IDR 144.5 trillion (BAZNAS, 2021). The increase in zakat potential in the last two years has further strengthened that zakat can become a fiscal policy instrument in Indonesia.

The record of the potential value of zakat in the last two years and the proportion of the Muslim population in Indonesia which reached 86.7% should be able to help growth and reduce existing gaps in society, however, the conditions and techniques for collection and governance have not been maximized so that this potential is great still not fully realized. On the other hand, there is an obligation to pay taxes as a citizen that cannot be abandoned. These two obligations result in people's reluctance to pay both taxes and zakat because they result in double expenditure (Hidayat & Rusmiati, 2019).

Law number 23 of 2011 concerning zakat management and law number 36 of 2008 concerning income tax as well as the decision of the Director General of Taxes regarding zakat on income in calculating taxable income have the aim of avoiding the occurrence of this double obligation. (BPK, 2008; Kemenag, 2011). The current situation is where the management of zakat and taxes are separated, so with these regulations and laws the government has the hope of upholding the principles of justice, efficiency and achieving productivity in state revenues (Ma'mun, 2017).

The allocation of zakat is to increase development and the level of social welfare, but the phenomenon that still occurs today is that the allocation and receipt of zakat funds has not yet reached the maximum level. Meanwhile, taxes are one of the state revenue instruments as well as fiscal policy instruments in Indonesia. The allocation of tax funds is also still not optimal because there are still indications of unfairness in tax collections (Amin Al Hasan & Qowiyul Iman, 2017). In general, taxes are still not able to maximize the goals of fiscal policy. Fiscal policy itself has objectives, namely: maintaining stability

and developing the country's economy, improving the quality of human resources, maintaining stability in prices of goods, and increasing investment (Isnaini, 2017; Priyono, 2016).

Public policy is basically always oriented towards goals and problem solving. It's just that policies implemented at the national or regional level do not always achieve their goals or are unable to solve the problems faced by society (Farina, 2022). It is not uncommon for the results and impacts of public policies/programs to give rise to new problems. For this reason, evaluation activities are needed as an effort to find out whether the policies implemented achieve their objectives or provide the expected effects (Aprianto, 2018)

Based on the background above, it explains that taxes are still not optimal in realizing the objectives of fiscal policy. On the other hand, zakat has quite large potential but still cannot be maximized. In this research, we try to examine how two instruments, namely zakat and taxes, are able to work together to achieve the objectives of the policy. fiscal in Indonesia.

LITERATURE REVIEW

Zakat and Tax

Zakat and tax typically have many similarities. In the concept of zakat of property, zakat is withdrawn in a certain amount of wealth owned (Sabiq, 2005: 2), so long as taxes are collected from a certain percentage of tax payers income (Big Indonesian Dictionary). In the event that the owner of the property falls into poverty or results in reduced assets, he may be freed from paying zakat (Sabiq, 2005: 29), as is the case that tax obligations will disappear automatically when a person's income falls below the prescribed taxable income limit (Regulation of the Minister of Finance No 101/PMK.010/2016). Wittingly or not, taxes are an obligation for citizens.

According to Adriani (2005: 2) tax is a contribution to the state (which can be forced) that is owed by those who are obliged to pay it according to regulations, with no achievement returned, which can be directly appointed, and whose use is to finance public expenditures in connection with governmental duties. Hosen (1990) and Soemitro (1988: 5) agree with Adriani's definition. This confirms that paying taxes is the obligation for every citizen whose results are used for the benefit of the administration of the State. Meanwhile, zakat is obligatory for every Muslim individual who has fulfilled the requirements to issue zakat. One type of zakat is zakat mal which is part of a person's (also legal entities) assets that must be issued for certain groups, after being held for a certain period of time (haul), and surpassing a certain minimum amount (Kartika, 2006). Recipient and issuer of zakat actually have special terms based on Islamic books. Muzakki is a person or institution that is required to issue zakat on certain assets. On the other hand, Mustahiq or often also called asnaf is a group of people who are entitled to get zakat as specified by the Koran. Among these groups are included the indigent and the poor.

Suparmoko (2002: 14) explained that state revenue was government revenue which includes tax revenue, revenue obtained from the sale of goods and services owned and generated by the government, government loans, money printing, and so on. State revenue both from within the country and from abroad is very important for the success of the national development process, especially government revenues from within the country in the form of tax and non-tax revenues as well as revenues from natural resources in the region.

Fiscal Policy Objectives in Modern and Islamic Economics

The government takes action in the field of taxation and the state budget in order to influence aggregate economic expenditure, this action is called fiscal policy. Fiscal policy can be expansionary fiscal policy and contractionary fiscal policy. Increasing economic output is the goal of expansionary fiscal policy. Meanwhile, the aim of reducing economic output is contractionary fiscal policy. This explains that fiscal policy is one of the stabilization instruments intervened by the government (Azwar, 2016; Chaerani, 2018).

In more detail, fiscal policy has several objectives, where in modern economics fiscal policy has three objectives, according to John F. Due, these objectives are: (Rahayu, 2010):

1. To increase national production (GDP) and the level of economic growth.
2. To be able to increase the expansion of employment opportunities which will later have an impact on reducing the unemployment rate or increasing employment opportunities so that in the long term it can reduce poverty levels and maintain general price stability.
3. To maintain general price stability, in order to overcome and avoid inflation.

Meanwhile, in Islamic economics, the objectives of fiscal policy according to Metwalley, namely (Ali, 2006; Siddiqi, 1996):

1. Establish a higher level of economic equality and democracy. With the principle of "Wealth does not only circulate and revolve among the rich", this principle is also the aim of zakat distribution and emphasizes that every community obtains similar rights and access to wealth through honest effort and hard work.
2. There is a prohibition in Islam on interest payments on all forms of loans. In this case, it confirms that Islamic economics does not manipulate interest rates in achieving balance in the money market (between the demand and supply of money).
3. The commitment in Islamic economics is to help the economy of less developed communities.

Fiscal Policy Instruments

The structure of the State Revenue and Expenditure Budget (APBN) in a modern economy contains several instruments and methods for collecting funds to run the government. According to Adiwarman Karim there are three instruments, namely

(Karim, 2007): *First*, doing business by establishing a State-Owned Enterprise (BUMN). The establishment of BUMN has the hope of providing profits and can be used as a source of state income. *Second*, collecting tax funds from the community. Taxes are the largest contributor to the structure of the State Revenue and Expenditure Budget (APBN). Taxes are an important and inseparable part of fiscal policy. Apart from that, taxes are also an effective fiscal instrument in directing the economy. The reason is, when state revenues experience an increase in the tax sector, the government can allocate it to several infrastructure programs, subsidy allocations and other allocations. *Third*, lending money to the public can also be done by the government or funds from the public or from other sources. The third instrument is temporary and cannot be carried out continuously.

Islamic economics has two fiscal policy instruments, the *first* is tax policy which is a reflection of income policy. *Second*, spending or production policy. Zakat, land tax/agricultural land or *kharaj*, trade tax/customs or *usury*, *jizyah* or tax imposed on non-Muslims, booty or *ghanimah*, *khums*, *fa'I*, *kaffarat*, as well as other income from halal businesses (Aini, 2019; Rozalinda, 2014)

RESEARCH METHODS

Qualitative methods were used in this research and a library research approach as an exploratory approach and study. Documentation techniques are the techniques used in data collection. Documentation techniques are used in collecting knowledge information, both in the form of facts and data (Basri, 2014; Hikmawati, 2020). In this way, data can be collected with the required categories and classifications and in accordance with the problems and things to be researched, whether based on document sources, books, scientific journals, newspapers, magazines, official websites and so on. In reviewing the data the author used library research from books, websites, photos and other documents that were appropriate and related to taxes, zakat, the synergy between the two, and fiscal policy. Qualitative data analysis is used by researchers to research and analyze data, where the data cannot be measured or assessed directly with numbers. Through this analysis the author wants to know and see the position of zakat and taxes as fiscal policy instruments. The next analysis is to see how zakat and taxes can achieve the objectives of fiscal policy, namely maintaining stability and developing the country's economy, improving the quality of human resources, maintaining stability in prices of goods, and increasing investment (Bungin, 2013; Lexy, 2008; Sugiyono, 2016).

DISCUSSION

Zakat and Taxes in Indonesia

Mosques and Islamic boarding schools have become two religious institutions that have encouraged the practice of zakat since the arrival of Islam in Indonesia. At the beginning of the new order period, the Ministry of Religion had hopes of government involvement in the process and mechanism of zakat management so that it could maximize the potential of zakat in Indonesia. On December 4 1968, the Governor of DKI Jakarta issued a decree regarding the formation of the Zakat, Infaq and Alms Amil Agency or BAZIS,

which we now know better as BAZNAS or National Zakat Amil Agency (Hamidah, 2021).

Law Number 23 of 2011 concerning zakat management articles 5 and 6 explains that BAZNAS is a non-structural government institution that is independent and responsible to the President through the Minister. And BAZNAS has the authority to carry out tasks in managing zakat nationally (Kemenag, 2011). Zakat management aims to ensure that zakat can be distributed on target, including to the poor because zakat is a religious institution that is directly related to poverty alleviation (Pemerintah Kabupaten Wajo, 2012).

Taxes in Indonesia have been going on since the time of the kingdoms in the archipelago. At that time, taxes were in the form of tribute to the king which was paid as a form of offering and was considered a representative of God. The tribute is charged at a tiered rate following the government hierarchy. This tax system still exists today. Taxes still play a very important role in state finances and in terms of development. Because taxes are one of the main sources of state revenue in the structure of the State Revenue Budget (APBN). Obtaining tax funds is also the main source of funds for financing the development of facilities and infrastructure which aims to drive and increase economic growth in order to achieve prosperity and economic equality in Indonesia. (Nurhaliza, 2021).

Tax is an obligation that must be paid by society to the state. Where the taxpayer is an individual or an individual or an agency or institution. The implementation of tax collection in Law Number 6 of 1983 is to carry out national development, especially in the economic sector, this is one of the goals of achieving fiscal policy in Indonesia (Peraturan Pemerintah, 1983).

Zakat and Taxes in Achieving Fiscal Policy Goals

In general, zakat funds that mustahik have received in the short term will increase their purchasing power (Purwanti, 2020). This increase also has an influence on production levels, because it encourages an increase in the production of goods and services. This increase in production can also improve the quality of Human Resources. This increase in production will lead to an increase in aggregates and will encourage national economic growth (Kadri et al., 2012). As with the objectives of fiscal policy, zakat also plays a role in achieving the objectives of fiscal policy.

As a tool for regulating and monitoring public behavior, fiscal policy can be influenced by providing incentives or eliminating incentives that have been provided by increasing government income. Zakat has an important and significant role in distributing income and wealth which has a real influence on people's consumption behavior. Apart from that, zakat also has a strong influence and contribution to consumers' choices in allocating their income for savings or consumption and investment. (Saefuddin, 1984). Confirms that zakat is able to help achieve fiscal policy goals in increasing investment.

Another aim of fiscal policy is to maintain the stability of goods prices. Zakat also has the ability to realize and achieve these goals. The reason is that from the book *Bidayah wa Nihayah* by Ibnu Katsir, in the time of Caliph Mu'awiyah ra, zakat was

allocated and used by the state through Baitul Maal as an intermediary to help the poor, maintain economic stability and prices of goods from the community's basic needs, and even to fund guard houses border (BAZNAS, 2020).

From the tax side, tax itself has two functions, namely the regulatory function and the budgetary function. The location of the budgetary function is in the public sector, and taxes are also a tool for bringing money into the state treasury, which will later be used to finance state expenditure. This financing takes the form of infrastructure development and public goods, which are linked between government policies and development economic laws (Soemitro, 1986).

By properly allocating tax funds, fiscal policy will be able to fulfill its objectives, one of which is creating social justice and encouraging economic growth. Apart from that, tax policy will increase economic growth in line with the stable level of consumer or public purchasing power. When people's consumption grows, economic activity will increase and not stagnate. Apart from that, it can also improve the quality of community human resources (Adiyanta, 2020).

Synergy of Zakat and Taxes

Law Number 17 of 2000 concerning income tax states that individual and institutional taxpayers can deduct zakat that has been paid from their income to determine income tax. If the zakat that has been paid contains income that is in accordance with the amount of tax then it is not subject to tax and the zakat paid cannot be reduced (BAPPENAS RI, 2000).

Improvements regarding zakat and taxes in Constitution No. 23 of 2011 Article 22 states that zakat paid by *muzakki* to BAZNAS or LAZ is deducted from taxable income. And in article 23 paragraph 1 BAZNAS and LAZ are required to provide proof of zakat deposits to *muzakki*, paragraph 2 proof of these deposits is used as a deduction from taxable income.

Zakat is a solution to reduce inequality, Zakat can also be a funding tool to reduce poverty in government action programs and overcome the impact of the Covid-19 pandemic which is currently being faced. In practice, zakat distribution can be both consumptive and productive. The consumptive and productive use of zakat aims to build a community that lives together, enjoying a high sense of social solidarity and prosperity (Ahmadi & Sutrisno, 2022).

Taxes are necessary in certain cases to the extent that the state is obliged to collect taxes, in which case the government cannot cover government expenditure. This is because zakat resources can only be used for certain and limited purposes (Syahbuddin & Zaimsyah, 2018; Tahir & Triantini, 2017). Throughout history, governments imposed taxes because they needed to raise revenues to cover the costs of administration, defense and national security, justice, public health infrastructure, public education, transformation, irrigation, and other public utilities. In all these cases, taxes are permitted in Islam (Bakar & Rahman, 2007; Fajarudin, 2019).

CONCLUSION

From the explanation above, it can be concluded that zakat and taxes in terms of fiscal policy objectives will help achieve these objectives, and can have a positive impact, namely. *First*, zakat and taxes are viewed from the objectives of fiscal policy which include maintaining stability and developing the country's economy, improving the quality of human resources, maintaining stability in prices of goods, and increasing investment. Zakat and taxes can be a complementary unit and can stabilize the economy and can face problems that can occur at any time such as inflation and economic recession. *Second*, zakat and taxes both have the same potential and can work together to help achieve fiscal policy goals.

With the national zakat strategy plan from BAZNAS, it is hoped that the Indonesian government can include zakat in the level of state income and in the design of the State Revenue and Expenditure Budget. It is proven from history that during the time of Khulafaur Rasyiddin, apart from tax, zakat was also an instrument of fiscal policy. During the time of Caliph Mu'awiyah ra, the allocated zakat was able to maintain economic stability and the prices of goods for people's basic needs, which was included in the objectives of fiscal policy.

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