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Zakat and Tax as Instruments of Welfare Equity from the Perspective of Maqāṣid al-Sharī'ah in Bone Regency

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Abstract

This study examines the role of zakat and regional tax as complementary instruments of welfare equity in Bone Regency, South Sulawesi, viewed through the lens of maqāṣid al-sharī'ah. A qualitative field-research design was employed, combining a sociological and a theological-normative approach. Primary data were gathered through semi-structured interviews, observation, and documentation involving officials of BAZNAS Bone, LAZNAS Wahdah Inspirasi Zakat (WIZ), LAZIS Ikhlas Peduli Umat (IPU), LAZISMU Bone, the Regional Revenue Agency (BAPENDA), the Regional Finance and Asset Agency (BKAD), together with muzakki, mustahik, taxpayers, and members of the general public; secondary data were drawn from institutional annual reports and regional regulations. Data were analysed descriptively through reduction, display, and conclusion drawing/verification. The findings show that zakat and tax play complementary roles across the five pillars of maqāṣid al-sharī'ah the preservation of religion (ḥifẓ al-dīn), life (ḥifẓ al-nafs), intellect (ḥifẓ al-'aql), lineage (ḥifẓ al-nasl), and wealth (ḥifẓ al-māl). Zakat contributes mainly through consumptive aid and productive economic empowerment for mustahik, while tax revenue funds public infrastructure, health, and education services. Implementation has increasingly moved toward digitalised, transparent, and accountable systems, yet both instruments still face constraints: low public literacy and awareness of zakat obligations on the one hand, and declining regional transfer funds, under-optimised local own-source revenue, and limited administrative capacity on the other. Strengthening synergy between zakat institutions and local government through education, digitalisation, and integrated data is recommended to optimise the contribution of both instruments to a more equitable and sustainable welfare outcome.

Keywords: Zakat; Regional Tax; Maqāṣid al-Sharī'ah; Welfare Equity; Bone Regency.

1. Introduction

The pursuit of equitable welfare is a fundamental orientation of economic policy, both in modern governance and in Islamic economics. Through the concept of maqāṣid al-sharī'ah, Islamic economics directs every policy toward safeguarding five essential aspects of human life — religion, life, intellect, lineage, and wealth — as the foundation for just and sustainable welfare. In the Indonesian context, the state is obligated to manage public resources for the common good and to prevent economic inequality; zakat carries both a spiritual and a redistributive function, while tax serves as the state's

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fiscal instrument for financing development and public services. Integrating the two is regarded as strategic, since it can strengthen wealth-redistribution mechanisms, broaden state revenue sources, and accelerate poverty reduction through coordinated management of religious and fiscal funds.

According to the National Board of Zakat (BAZNAS) of Bone Regency, total zakat collection in 2025 reached Rp8,858,562,899, reflecting growing muzakki participation and improved institutional performance. Two other zakat institutions operating in the regency Lembaga Amil Zakat Ikhlas Peduli Ummat (IPU) and Wahdah Inspirasi Zakat (WIZ) collected Rp480,753,000 and Rp763,315,816 respectively in the same year, bringing the combined collection across the three institutions to Rp10,102,631,715. Despite this achievement, BAZNAS Bone estimates the regency's annual zakat potential at approximately Rp500 billion, indicating that actual realisation still falls well short of potential — a gap attributed to limited public literacy on zakat obligations, uneven trust in formal zakat institutions, and a continuing preference among some muzakki for distributing zakat directly to mustahik rather than through official channels.

On the fiscal side, the Regional Revenue Agency (BAPENDA) of Bone Regency reported, as of 13 November 2025, a regional tax and levy revenue target of Rp169,242,440,581 against a realisation of Rp116,741,762,219. Under Regional Regulation No. 1 of 2024 and Law No. 1 of 2022 on Fiscal Relations between the Central and Regional Governments, Bone Regency administers several categories of regional tax, including rural and urban land and building tax (PBB-P2), the land and building acquisition duty (BPHTB), specific goods and services tax (PBJT), advertisement tax, groundwater tax, non-metallic mineral and rock tax, swallow's-nest tax, and motor-vehicle-related opsen taxes — all intended to finance regional governance and development while advancing transparency, accountability, and public participation.

Bone Regency was selected as the research locus because of its strong religious and demographic profile: as of February 2025 its population reached approximately 827,400, with 99.7% identifying as Muslim in 2024 a composition that suggests substantial zakat potential — while the regency simultaneously implements a regional tax system as part of national fiscal policy. At the same time, Bone still faces economic disparity, with 73,030 people recorded as poor in March 2024, alongside challenges in the effectiveness of social-assistance distribution. These conditions position Bone Regency as a representative setting in which to examine how zakat and tax, as two distinct yet potentially complementary fiscal instruments, can be evaluated jointly through a maqāṣid al-sharī'ah lens for their contribution to equitable, sustainable welfare.

This study is therefore directed at three questions: (1) how do zakat and tax function as instruments of welfare equity from a maqāṣid al-sharī'ah perspective in Bone Regency; (2) how are zakat and tax implemented toward that end; and (3) what constraints are encountered, and what solutions have been pursued, in using zakat and tax to support community welfare.

2. Literature Review

2.1 The Concept of Zakat in Islamic Economics

Etymologically, zakat (from the root zakā) denotes purity, growth, blessing, and moral wholesomeness; in Islamic jurisprudence it is understood as an act of purification that brings growth and blessing to wealth (Abbas, 2017). Zakat is mentioned 32 times in the Qur'an, and together with related terms such as sedekah and infak the frequency rises to 82 mentions, underscoring its centrality both as an act of worship and as a mechanism of social welfare (Al-Bukhari, 2010). As the third pillar of Islam, zakat is fardu 'ain — an individual obligation upon every Muslim who meets the conditions of nisab (minimum threshold) and haul (holding period) set by the sharia. Beyond its ritual dimension, zakat functions as a social instrument that supports distributive justice and community welfare, and its

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distribution is explicitly directed to eight categories of recipients (asnaf) named in the Qur'an (Al-Qaradawi, 2011).

2.2 The Concept of Tax

In the classical Islamic fiscal tradition, several forms of levy are recognised, including jizyah (a poll tax on non-Muslim subjects), kharaj (land tax), ḍarībah (contemporary state tax), and 'ushr (a trade or customs levy) (Al-Mawardi, 1996; Az-Zuhaili, 2002). In the modern state, tax is a compulsory, non-religiously-conditioned civic obligation imposed on all citizens under law, and serves primarily to finance public expenditure such as infrastructure development, public services, and government administration (Mardiasmo, 2018). In Bone Regency, regional tax is levied under Regional Regulation No. 1 of 2024 across several categories — PBB-P2, BPHTB, PBJT, advertisement tax, groundwater tax, non-metallic mineral and rock tax, swallow's-nest tax, and motor-vehicle opsen taxes — as authorised by Law No. 1 of 2022 on Fiscal Relations between the Central and Regional Governments.

2.3 Differences between Zakat and Tax

Although both zakat and tax serve as sources of funding for community welfare, they differ in legal basis, purpose, nature of obligation, and management. In terms of purpose, zakat is primarily aimed at purifying wealth, advancing social welfare, and assisting those in need, functioning as a wealth-distribution mechanism that limits economic disparity (Al-Qaradawi, 1988); tax, by contrast, is primarily intended to finance state expenditure such as infrastructure, public services, and administration (Mardiasmo, 2018). In terms of the nature of obligation, zakat is an ibadah māliyah — a religious financial obligation, integrating ritual and social piety — conditioned on nisab and haul, whereas tax is a civic obligation imposed on all citizens regardless of religion. In terms of management and distribution, zakat is directed by nas (explicit scriptural text, QS. At-Taubah/9:60) to eight specific asnaf and cannot be diverted beyond them, while tax revenue may be allocated to a wide range of state needs without a fixed beneficiary category.

2.4 Welfare Equity in Islamic Economics

Viewed through Islamic economics, welfare is understood as falah — comprehensive wellbeing that integrates the fulfilment of physical needs with spiritual growth, encompassing both worldly and other-worldly goals within the framework of maqāṣid al-sharī'ah (Almahmudi, 2019). Welfare equity refers to the fair and balanced distribution of development outcomes across individuals, groups, and regions, preventing the concentration of wealth among a few and ensuring every citizen an equal opportunity to benefit from development, grounded in the values of distributive justice and social solidarity in Islam. Achieving such equity relies on instruments and institutions including zakat, waqf, and redistributive fiscal policy that channel the benefits of development toward underdeveloped areas and vulnerable groups.

2.5 The Concept of Maqāṣid al-Sharī'ah

Maqāṣid al-sharī'ah refers to the fundamental objectives that the Lawgiver (al-Shāri') intends to secure through every legal ruling, for the benefit of humankind in this life and the hereafter. Building on al-Shāṭibī's classical formulation, contemporary scholars such as Atho Mudzhar and Amir Syarifuddin identify five essential needs (al-ḍarūriyyāt al-khams) — the preservation of religion, life, intellect, lineage, and wealth — as the benchmark against which socio-economic policy and legislation should be measured; M. Quraish Shihab further frames maqāṣid al-sharī'ah as the substance of justice, compassion, and public benefit (maṣlaḥah) underlying every Islamic ruling. Maqāṣid is conventionally arranged in three tiers of priority: ḍarūriyyāt (essential needs, whose neglect threatens the very survival of religious and worldly life), ḥājiyyāt (complementary needs that ease hardship), and taḥsīniyyāt (embellishments that refine moral and social quality). The five essential dimensions — ḥifẓ al-dīn (preservation of religion), ḥifẓ al-nafs (preservation of life), ḥifẓ al-'aql (preservation of intellect), ḥifẓ

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al-nasl (preservation of lineage), and ḥifẓ al-māl (preservation of wealth) — provide the analytical framework applied in this study to assess how zakat and tax jointly contribute to community welfare in Bone Regency.

2.6 The Role of Zakat and Tax in Welfare Equity

Zakat is levied on wealth that has reached the nisab threshold and is distributed to the eight asnaf named in the Qur'an, reinforcing its social function of meeting the basic needs of vulnerable groups and realising distributive justice; as a redistribution mechanism, it moves wealth from the affluent (aghniyā') to the less fortunate (fuqarā' and masākīn), preventing the concentration of wealth and encouraging fair economic circulation. Tax, meanwhile, functions as a mechanism for the fair diffusion of wealth by financing public goods — schools, hospitals, roads, and social-welfare programmes — that help equalise the circumstances of citizens with similar incomes but different needs across regions; empirical evidence suggests that the composition and quality of public spending, more than the fairness of the tax itself, largely determines how well such redistribution is achieved.

3. Research Methods

This study uses a qualitative, field-research (field research) design intended to describe the phenomenon of zakat and tax management as instruments of welfare equity in Bone Regency. In line with Moleong's conception of qualitative research, the study seeks a holistic, descriptive understanding of the perceptions, actions, and motivations of research subjects within their natural social context. Two complementary approaches were adopted: a sociological approach, involving direct engagement with zakat institutions, BAPENDA, and mustahik in the field; and a theological-normative approach, grounded in the Qur'an, hadith, and the maqāṣid al-sharī'ah literature — drawing particularly on al-Shāṭibī's conception linking legal objectives to public benefit (al-maṣlaḥah al-'āmmah) — used to evaluate how closely zakat and tax practice aligns with the broader aims of the sharia.

The research was conducted between March and May 2026 in Bone Regency, South Sulawesi, at BAZNAS Bone, LAZNAS Wahdah Inspirasi Zakat (WIZ) Bone, LAZIS Ikhlas Peduli Umat (IPU), LAZISMU Bone, the Regional Finance and Asset Agency (BKAD), and the Regional Revenue Agency (BAPENDA), together with mustahik, muzakki, taxpayers, and members of the general public. Primary data were collected through observation, semi-structured in-depth interviews, and documentation with officials of the institutions listed above as well as community informants in Tanete Riattang, Tanete Riattang Barat, and Tanete Riattang Timur sub-districts; secondary data were drawn from institutional annual reports, regional regulations, and other relevant documents. The researcher served as the key instrument, supported by interview guides, observation guides, and documentation protocols. Data were analysed using a qualitative descriptive approach comprising three stages: data reduction (simplifying and focusing on essential information), data display (organising data into tables or other structured forms), and conclusion drawing and verification (deriving and checking provisional conclusions throughout the research process).

4. Results

4.1 Zakat Collection in Bone Regency, 2025

Table 1. Zakat Collection by Institution, Bone Regency (2025)

Institution	Zakat Collected (IDR)
BAZNAS Kabupaten Bone	8,858,562,899
Lembaga Amil Zakat Ikhlas Peduli Ummat (IPU)	480,753,000
Wahdah Inspirasi Zakat (WIZ)	763,315,816
Total	10,102,631,715

Source: BAZNAS Bone, IPU, and WIZ annual reports (2025).

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Against an estimated annual zakat potential of roughly Rp500 billion for Bone Regency, actual collection across the three institutions represents only a small fraction of that potential — pointing to a persistent gap driven by limited public literacy on zakat obligations, uneven institutional trust, and a continuing preference among some muzakki for direct, informal distribution to mustahik.

4.2 Regional Tax Realisation

Table 2. Regional Tax and Levy Revenue, Bone Regency (as of 13 November 2025)

Indicator	Amount (IDR)
Revenue target	169,242,440,581
Revenue realised	116,741,762,219

Source: Regional Revenue Agency (BAPENDA), Bone Regency (2025).

Realisation stood at roughly 69% of target as of the reporting date, reflecting constraints in local own-source revenue optimisation that are examined further in Section 4.4.

4.3 The Role of Zakat and Tax across the Five Maqāṣid Dimensions

Table 3. Mapping of Zakat and Tax Contributions to Maqāṣid al-Sharī'ah

Maqāṣid Dimension	Contribution of Zakat	Contribution of Tax
Ḥifẓ al-dīn (religion)	Support for religious education and study groups (e.g., majelis taklim); strengthening religious solidarity	Infrastructure enabling access to places of worship (roads, lighting)
Ḥifẓ al-nafs (life)	Staple-food aid; free ambulance services; emergency assistance	Health facilities (hospitals, community clinics); public health services
Ḥifẓ al-'aql (intellect)	Scholarships and educational assistance for students from low-income families	School construction; educational infrastructure and services
Ḥifẓ al-nasl (lineage)	Family nutrition and welfare support for children of mustahik households	Health, nutrition, and child-protection programmes
Ḥifẓ al-māl (wealth)	Productive business-capital assistance for micro and small enterprises	Public infrastructure (roads, markets) supporting economic activity

Source: Synthesised by the authors from interviews with BAZNAS, WIZ, IPU, LAZISMU, BKAD, BAPENDA officials, muzakki, mustahik, and the general public (2026).

Interviews with zakat-institution officials indicate that zakat is directed at mustahik welfare through both consumptive assistance and productive economic empowerment — including business-capital support for micro and small enterprises — aimed at helping recipients eventually become independent, and in some cases become muzakki themselves. Community informants likewise described tangible benefits from tax-funded public infrastructure and services, particularly in health and education, that indirectly support the same five maqāṣid dimensions.

4.4 Implementation of Zakat and Tax Management

Zakat collection mechanisms vary by institution. BAZNAS Bone operates a walk-in counter service supported by the Simbah (Zakat Management Information System) for systematic recording; WIZ combines community outreach (both online and through religious gatherings such as majelis taklim) with dual payment channels, with roughly 70% of muzakki paying via transfer and 30% in person; IPU relies substantially on WhatsApp-based communication with prospective donors, followed by transfer payment and digital acknowledgement; and LAZISMU offers registration and pick-up services, transfer or digital-platform payment, and channels funds into both consumptive aid (for the poor, health assistance, disaster relief) and productive programmes (scholarships, MSME empowerment, community development).

On the tax side, BAPENDA Bone monitors restaurant, café, and hotel tax monthly via a Mobile Point of Sale (MPOS) system that records transactions and remits payments directly to the Regional

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Treasury account, replacing cash-based collection. BKAD Bone reported that specific tax categories — including the motor-vehicle-tax revenue-sharing fund, motor-vehicle opsen tax, tax on certain goods and services related to electricity, and groundwater tax — are subject to a mandatory 10% earmark for road construction and maintenance, public street lighting, and environmental protection, with current priority given to road and bridge development, implemented incrementally according to the region's fiscal capacity.

4.5 Constraints and Solutions

Zakat institutions in Bone Regency face a persistent constraint: limited public literacy regarding zakat obligations, including the concept of nisab, the applicable rate, payment mechanisms, and the distinction between zakat and voluntary sedekah; some farmers who have met the threshold for agricultural zakat have not yet fulfilled the obligation, partly due to the misconception that donations to a mosque already satisfy it. In response, zakat institutions have intensified ongoing socialisation and education, strengthened transparency and accountability in fund management, and proposed establishing a Regional Zakat Forum (Forum Zakat Daerah, FOZDA) to coordinate BAZNAS, IPU, LAZISMU, and other institutions and to integrate currently fragmented beneficiary data — addressing the risk of some recipients receiving assistance from multiple institutions while others receive none.

On the tax side, BAPENDA reported persistent taxpayer non-compliance — illustrated by continuing motor-vehicle-tax arrears — addressed through electronic payment digitalisation, active field billing (including door-to-door and in-person collection drives), and periodic evaluation of proposed rate increases so as not to overburden taxpayers. BKAD identified a further constraint: a roughly Rp300 billion year-on-year decline in central-government Transfer to the Region (TKD), compounded by under-optimised local own-source revenue (PAD), limited human resources for field data collection and monitoring, and a still-developing administrative system. In response, the regional government has pursued electronic recording and reporting systems, expanded field monitoring of tax objects across relevant regional agencies, continued to identify untapped PAD potential — particularly in the fast-growing restaurant and hospitality sector — and considered improving the welfare of tax officers as a performance incentive.

5. Discussion

5.1 Zakat and Tax as Complementary Instruments of Welfare Equity

Welfare equity is a central objective of economic development in both conventional and Islamic economics; in Islam, welfare extends beyond material sufficiency to spiritual, social, educational, health, and security dimensions that together constitute maṣlaḥah (Suardi, 2021). The findings show that zakat institutions in Bone Regency pursue mustahik welfare through both consumptive and productive channels, echoing Saputra and Canggih's (2023) finding that productive zakat disbursed as business capital improves mustahik welfare in both material and spiritual terms, and consistent with Al-Qaradawi's (2011) view of zakat as an instrument of social justice through wealth redistribution that can serve as economic empowerment when managed productively. This reading is reinforced by QS. At-Taubah/9:103, which instructs that zakat be taken from believers' wealth to purify and develop it — understood by classical commentators as establishing the ruler's obligation to actively collect zakat rather than wait for voluntary payment — and by the hadith of the Prophet's instruction to Mu'adh ibn Jabal (Bukhari, no. 1395) that zakat, "taken from the wealthy among them, is returned to the poor among them," which Ibn Hajar reads as establishing the poor's entitlement within the wealth of the rich.

Tax revenue, meanwhile, expands the fiscal space available to Bone Regency's government for infrastructure, irrigation maintenance, inflation control, extreme-poverty reduction, and stunting-reduction programmes — consistent with Mardiasmo's (2018) budgetair and regulerend functions of taxation, and with Stepani et al.'s (2024) finding that regional tax is a key instrument supporting infrastructure development, public-service improvement, and regional economic growth. This is

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echoed in QS. An-Nahl/16:90, which commands justice and beneficence, and in the hadith on leadership as a trust (HR. Muslim, no. 3408) — read by Ibn Hajar al-'Asqalani as obliging every leader to safeguard the interests of those in their charge — both of which frame transparent, accountable tax management as a form of amanah (trust) consistent with maqāṣid al-sharī'ah.

5.2 Contributions across the Five Maqāṣid Dimensions

Findings across informant groups indicate that zakat supports ḥifẓ al-dīn through religious-education programmes (echoing Husein et al.'s (2024) account of BAZNAS's collaboration with the Ministry of Religion to support the Bajo fishing community's religious infrastructure), ḥifẓ al-nafs through staple-food aid and free ambulance services, ḥifẓ al-'aql through scholarships that reduce the risk of school dropout among economically constrained students, ḥifẓ al-nasl through family nutrition and child-welfare support, and ḥifẓ al-māl through productive business-capital assistance — consistent with Ramdhani et al.'s (2025) finding, based on the National Zakat Index and Mustahik Welfare Index, that both charitable and productive zakat disbursement improve recipient welfare. Tax revenue complements each of these dimensions through public infrastructure and services: roads and lighting that ease access to places of worship, health facilities, school construction, and child-protection programmes. Regional budget allocation toward agriculture, food security, environmental conservation, and own-source revenue optimisation further reflects ḥifẓ al-māl in practice, consistent with Chapra's (1992) view that fiscal policy should be directed toward reducing poverty and raising productivity in an equitable manner, and with Akhmad et al.'s (2013) finding that regional capital expenditure in agriculture raises farmer incomes and supports regional economic growth.

5.3 Constraints and Solutions

The low level of public understanding of zakat obligations identified in this study is consistent with Hafidhuddin's (2002) observation that zakat carries both a worship and a socio-economic dimension, such that its effectiveness hinges on public literacy, and with Effendi and Putri's (2024) finding that limited literacy regarding nisab and payment mechanisms is a principal barrier to zakat optimisation. The socialisation, transparency, and inter-institutional coordination strategies pursued by Bone's zakat institutions echo Zabila et al.'s (2026) findings on the effectiveness of religious-gathering-based outreach and digital media, and Rahayu et al.'s (2019) finding that greater transparency and accountability build muzakki trust and, in turn, improve zakat collection. On the tax side, the fiscal constraints reported by BKAD and BAPENDA — declining central transfers alongside under-optimised local revenue — mirror Mardiasmo's (2018) argument that regional fiscal independence depends not only on central transfers but on local capacity to optimise own-source revenue, human resources, and administrative systems, and Tradinatama and Solikhin's (2023) finding that changes in central transfer funding directly affect local governments' ability to optimise tax and levy revenue, reinforcing the case for continued intensification and extensification of regional tax collection alongside stronger administrative systems.

6. Conclusion

Zakat and tax play complementary roles in advancing welfare equity in Bone Regency: zakat operates through economic empowerment, social assistance, education, health support, and da'wah for mustahik, while tax funds infrastructure development, public services, education, health, and social-protection programmes. Their implementation by BAZNAS, WIZ, LAZIS IPU, and LAZISMU, and by the Bone Regency government respectively, reflects the five pillars of maqāṣid al-sharī'ah — the preservation of religion, life, intellect, lineage, and wealth. Both zakat and regional-tax management have moved toward greater professionalism, transparency, and accountability through digitalised systems for collection, distribution, and reporting. Nonetheless, zakat optimisation continues to be constrained by limited public literacy and awareness, while tax management faces a declining central Transfer to the Region, under-optimised local own-source revenue, limited human resources, and a need for stronger administrative systems. Improving community welfare going forward will require

deeper synergy between zakat institutions and local government — through strengthened zakat literacy, optimised collection of both instruments, service digitalisation, human-resource development, and more transparent and accountable governance — so that the goal of welfare equity envisioned by maqāṣid al-sharī'ah can be more fully realised.

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