

Taxes That are Zakat: Masdar Farid Mas'udi's Critique of the Separation of Zakat and Tax in the Perspective of Social Justice

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Abstract

Purpose The purpose of this study is to examine historically Masdar Farid Mas'udi's thoughts on zakat and tax in reducing 'Double Tax' to achieve social justice.

Method - The research used is a literature study with a research approach that focuses on collecting and analyzing data from written sources, such as books, journals, research reports, official reports, and other references available in libraries or scientific repositories related to the thoughts of Farid Masudi on the synergism of zakat and taxes in a justice economy.

Result - Farid Masudi believes that zakat and tax instruments have an important role because both aim to help achieve economic justice. The synergy of zakat and tax to achieve economic justice is applied by several countries, zakat is recognized as a deduction from tax obligations, which means that the amount of zakat paid by zakat payers can be deducted from taxes. This creates a collaboration between zakat and tax to reduce economic inequality.

The paradigm of tax that zakat can provide solutions to realize social justice with an innovative approach to ensure taxes are not only a fiscal instrument but a religious and social responsibility. Collaboration between zakat and taxes provides a foundation for distributive justice, where zakat helps the needy, and taxes support the financing of infrastructure and public services needed by the wider community. Masdar's idea of integrating tax and zakat substantially can be a solution to the problem of implementing zakat and tax for Muslims in Indonesia.

Keywords : Zakat Taxes, Social Economic Justice, Farid Mas'udi



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INTRODUCTION

Zakat and taxes play an important role in creating a sustainable and inclusive economy.(Yusuf, 2005;Hasan, 2024; Parida, 2024) Zakat helps reduce poverty and improve individual welfare, while taxes provide the necessary resources for infrastructure development and public services.(Saputa, 2024) When both are managed well, they can support equitable and sustainable economic growth, creating a more equitable and stable society.

The significance of zakat in the economy as an instrument in wealth redistribution.(Musradinur, 2023) Zakat serves to distribute wealth from better-off individuals to those who are less well-off. In this way, zakat plays a role in reducing economic and social disparities in society. Zakat money given to people in need can help improve their standard of living.(Erliyanti, 2019) Zakat is given to the eight groups listed in the Qur'an, including the poor, the amil (zakat officials), the muallaf (those who have recently converted to Islam), slaves, debtors, and fighters in the cause of Allah ﷻ. By giving zakat to these groups, the wealth accumulated in the hands of a few can be channeled to those in need.

Zakat also plays a role in economic empowerment such as investment in small businesses.(Maulana & Laksamana, 2023) Zakat funds can be used to help individuals start small businesses, which in turn can increase their income and independence.(Wulandari & Amdar, 2024) Thus, zakat is not only consumptive, but also productive.

Meanwhile, taxes are the main source of revenue for the government to finance various public services. Tax revenue is used for education, health, infrastructure, security, and other social programs, all of which are essential for the well-being of the people. Taxes allow the government to build and maintain the infrastructure needed to support economic growth.(Purwitasari et al., 2024) Good infrastructure, such as roads, bridges and other public facilities, increases efficiency and productivity in the economy.

Tax policy serves as a tool to regulate the economy. By using taxes, the government can control inflation, support growth, and cope with economic turmoil. The impact of taxes on good fiscal policy can create a stable and conducive environment for investment.(Amanda Mutiara, Imel Santika Siregar, Maysa Chairani, Luthfia Masfa Nur, 2024) Progressive taxes help reduce income inequality by imposing higher rates on individuals or companies with higher incomes.(Patricia & Putri, 2024; Vientiany et al., 2024) Enables wealth redistribution to support more vulnerable groups in society, enhancing social justice.

A just economic system prioritizes the redistribution of wealth to reduce the gap between the rich and the poor.(Lubis et al., 2024) This can be done through progressive taxes, social programs, and direct support to those in need, including through instruments such as zakat in the Islamic context. The concept of a just economy refers to an economic system that emphasizes the fair and equitable distribution of resources, wealth and opportunities among all members of society.(Nisa et al., 2024) The ultimate goal is to create sustainable welfare, reduce social and economic disparities, and strengthen social coherency

The combination of tax and zakat creates a comprehensive approach to achieving an equitable economy.(Sujud Fatih Atsaris & Hidayatulloh Syarif, 2023) Taxes provide funding for broad public services, while zakat provides direct support to the neediest individuals and groups.(Makhrus & Saepudin, 2023) Together, the two can create a more just and prosperity environment.

When taxes and zakat are managed well, they can promote inclusive economic growth, where everyone has the opportunity to participate and contribute.(Annisa Agustira, 2024) This helps create a stronger and more stable economy overall.

The synergy between tax and zakat is a powerful approach to creating a more equitable and inclusive economic system.(Istikomah et al., 2023) By complementing each other in wealth redistribution, community empowerment, and support for social programs, tax and zakat can contribute to social stability and economic growth. Farid Mas'udi is a recognized thinker in Islamic economic studies and has discussed various issues related to zakat and taxes in the context of an equitable economy.(Rasyid, 2021) The synergy between tax and zakat is a powerful approach to creating a more equitable and inclusive economic system.(Triantini, 2013)

He argues that these two instruments not only serve as a source of income, but also as a tool to achieve social justice and community welfare. The purpose of the obligation of zakat is to help the less fortunate and reduce social inequality. Zakat has important moral and spiritual values in Islam.(Hidayat, 2013) Meanwhile, taxes are obligations imposed by the state to finance public services and infrastructure. Masudi sees taxes as an instrument that can be used to fund social programs that benefit the wider community.

Farid Masudi's thinking emphasizes the importance of wealth redistribution as part of achieving social justice. He argued that zakat and taxes as a tool of redistribution, both can function as tools for the redistribution of wealth. Zakat distributes wealth from wealthy individuals to

those in need, while taxes collect funds from the community to finance public services that benefit all members of society.(Triantini, 2013) Masudi argued that integrating zakat and taxes can reduce economic disparities and improve collective welfare. Progressively imposed taxes can help reduce the burden on those who are less fortunate.

Mas'udi also discussed how zakat and taxes can be used as instruments for economic empowerment. He emphasized that the funds collected from zakat and taxes can be allocated to support small and micro enterprises, as well as training programs that help individuals to improve their skills and income.(Wahyunita et al., 2023) Farid Mas'udi underlined the importance of community involvement in the management of zakat and taxes. He argued that transparent and accountable management of zakat and tax funds can increase public trust.(Melwani, 2024) When people see that taxes and zakat are used for the public good, they are more likely to participate and fulfill their obligations.

The purpose of this article is to analyze Farid Mas'udi's thoughts on the synergy between zakat and taxes and their contribution to creating a just economy. Using a qualitative approach, this article will outline the key concepts of Masudi's thought and its application in the context of Indonesian society.

METHODS

This study uses a literature study method with a qualitative approach. Then, the type of research used to obtain theoretical data as a scientific basis is by selecting and analyzing relevant literature, according to the title to be researched. In this study, after collecting several literature and writings from various sources needed to find the data needed by the researcher, it was then analyzed to obtain conclusions and suitability based on the title.

RESULTS (RESEARCH AND DISCUSSION)

Integration of Zakat and Taxes in Realizing a Just Economy

The synergy between zakat and taxes can make a significant contribution to the creation of a just economy.(Wahyuni & Sasmito, 2023) The two, although they come from different sources, can complement each other in economic and social development. Zakat is one of the pillars of Islam that must be issued by Muslims with the aim of cleaning their property and helping those in need.(Khanifa, 2020) Zakat functions as an instrument of wealth redistribution, which can reduce economic disparities and improve people's welfare.(Fajrina et al., 2020) Meanwhile, taxes are contributions paid by individuals or entities to the government, which are used to finance

various development programs and public services. Taxes also serve for the redistribution of income and resources. The relationship between zakat and taxes has similarities in their social goals, although the mechanisms and applications are different.(RIYANI, 2021)

Both zakat and taxes aim to improve people's welfare and reduce inequality. Both can complement each other in the effort to achieve social and economic justice. Zakat can be an additional source of funding for government social programs, while taxes provide the infrastructure and public services needed to support economic activities.(Izzatul Dienillah & Nurasri Sudarmawan, 2022) Both can work together to reduce economic inequality, where zakat helps directly to those in need, while taxes function on a larger scale to support equitable development. With clear regulations and effective implementation, zakat and taxes can contribute significantly to achieving social and economic justice in society.

Regarding the process of regulating the management of zakat until zakat reduces tax payments (in this case income tax), this has been regulated since the existence of Law No. 38 of 1999 concerning Zakat Management, and then it was further emphasized by the latest Zakat Law which replaced Law 38/1999, namely Article 22 of Law No. 23 of 2011 concerning Zakat Management.(Aisyah et al., 2020) In this article, it is stated that "Zakat paid by muzaki to the National Amil Zakat Agency (BAZNAS) or the Amil Zakat Institution (LAZ) is deducted from taxable income."

This provision affirms the government's commitment to providing recognition and appreciation for the contribution of zakat as part of its social and religious responsibility. It also provides an incentive for individuals and companies to be more active in giving zakat, which in turn can increase the overall collection of zakat. With this provision, it is hoped that there will be an increase in public awareness about the importance of zakat, as well as an understanding that zakat is not only a spiritual obligation, but also a form of social contribution recognized by the state.

The reduction of zakat from profits or income that is the basis for the imposition of taxes is a strategic step regulated in laws and regulations to ease the economic burden on taxpayers.(Ara, 2023) Social justice in society that is expected to contribute through zakat, the obligation to pay zakat should not add to the tax burden that has been set.(Istikomah et al., 2023) By reducing zakat from taxes, it is hoped that there will be justice for taxpayers who also contribute to helping the underprivileged through zakat. With the reduction of zakat from taxes, it is hoped that more individuals and business entities will be encouraged to pay zakat, so that the circulation of social funds can run better. Taxpayers who are also muzaki (zakat payers) can feel the

direct benefits of this reduction, so they are not burdened with accumulated liabilities.

The synergy of zakat and taxes in practice in several countries, such as Malaysia and Pakistan, there is a policy that allows zakat to be credited as a tax deduction.(Rusmiati, n.d.) In Malaysia, there is a policy that allows individuals or companies to claim zakat paid as a tax deduction. This not only encourages people to give zakat, but also allocates these funds to social programs managed by zakat institutions. The Malaysian government collaborates with zakat institutions to implement programs that focus on poverty alleviation and community development, such as education, health, and job training.

Similarly in Pakistan, zakat is also treated as a tax deduction. A formal zakat system allows zakat funds to be allocated to important sectors such as education and health, which directly support social development.(Risca Dwiaryanti, Mohammad Naufal Abdillah, Adi Nofal, Ahmad Ridho, Iqbal Auladi Bilhaq, 2024) Zakat-funded programs often focus on improving access to education and training that can help people develop the skills needed to participate in the economy.

These two countries can be a real example of how the synergy between zakat and taxes can be applied in practice. By integrating zakat funds in broader development projects, both the government and zakat institutions can create sustainable programs. For example, zakat funds can be used to support the education and skills training sectors that can increase community productivity. Through the integration of zakat into government programs, resources can be used more efficiently and with more positive impact.(Luntajo & Hasan, 2023)

Zakat funds can be used to build schools, provide scholarships to underprivileged students, and provide skills training. It can help improve education and skills levels in the community, which in turn can increase productivity and income. Skills training programs funded by zakat can help people learn the skills needed to enter the job market.(Nur Habib et al., 2024) It can reduce unemployment rates and improve the economic well-being of individuals and families. Zakat funds can also be used for infrastructure projects in the community, such as the construction of health centers, places of worship, or other public facilities that can provide direct benefits to the community.

Government intervention is considered very important in the management of zakat because zakat is not an ordinary form of charity, but an imperative (mandatory) donation.(Lutfi, 2020) Pemungutan zakat dapat

bersifat memaksa karena mengikuti perintah kitab suci. Negara merupakan satu-satunya otoritas yang mampu melakukan tindak pemaksaan terhadap warga negaranya. Potensi zakat sangat besar dan baru tergali sebagian saja. Optimalisasi dalam menghimpun, mengelola dan mendistribusikan akan mampu dilakukan oleh pemerintah. Zakat dapat membantu pencapaian sasaran pembangunan nasional. Masuknya zakat ke dalam kontrol negara mengurangi potensi korupsi karena petugas pajak atau aparat negara akan bertindak lebih hati-hati dalam mengelola uang negara.

Examining Farid Mas'udi's Thoughts on Zakat and Taxes to Realize Social Justice

According to Masdar Farid Mas'udi, throughout history there have been three concepts of meaning that have been given to tax institutions, namely the first tax with the concept of tribute (*udlhiyyah*), the second with the concept of counter-achievement (*jizyah*), and the third with the concept of the spirit of zakat. In the concept of taxes (tributes) taken from the blood and sweat of the people are completely the property of the ruler who is not disturbed, its use for what, for whom, how it is completely up to the will of the powerful. The people have no bargaining position at all. The exploitation of kings or rulers against their people went smoothly along with the *backing up* of poets and religious people. (Liliyani, 2018)

The second concept, tax as a counter to achievement (*jizyah*). According to Masdar, although this concept is better than the first concept, it does not leave any problems. According to him, the problem in question is the reason of *jizyah* as a system of meaning that animates tax payments. (Hidayat, 2013) With this reasoning, modern countries define as a seller of services to taxpayers. Even though most of the taxpayers are rich while the poor because of their poverty causes them not to be taxpayers or at least the taxes paid by the poor are much less than the taxes paid by the rich. This tendency causes the state government to only provide services to the rich, while the poor are enough to only receive the drops/overflows, even if there are any. Finally, Masdar suggested that taxes use the spirit of zakat (alms because of Allah for the people). With this spirit of zakat, it is hoped that social justice can be created. (Hastriana, 2018)

Masdar Farid Mas'udi assumes that Muslims who have paid taxes, are no longer obliged to pay zakat. This is because the tax paid has been intended as zakat. Because, for Masdar, inwardly zakat is a human spiritual commitment to God, while inherently, zakat is a tax that is a social commitment of fellow humans. Zakat and taxes, thus are synonymous; Zakat is the Spirit, and Taxes are the Body that are together embodied. So, if for Muslims, taxes function as zakat, for non-Muslims it is a tax.

Masdar revealed that the separation of zakat and tax institutions is a misguided and misleading thing because the concept of zakat is the concept of tax, zakat as its spirit and taxes as its body. Therefore, Masdar further stated that people who pay taxes must be encouraged to pay zakat, thus double *taxation* which has been a classic problem in society will be solved.(Mas'udi, 2010, p. h.23.)

Masdar sees that zakat and taxes are two obligations that can be united even though they depart from the root of the obligation that conventional scholars distinguish. By combining or uniting taxes and zakat, it means that a Muslim who pays taxes (with the spirit and intention of zakat) to the government, then his religious obligations are fulfilled (fulfilled).(Iman, 2017)

In his thoughts, Masudi stated that justice and equality must be the foundation of every economic policy. He believes that fair taxes and well-managed zakat can create a more egalitarian society and reduce social discontent. Masudi also showed how zakat and taxes can support sustainable economic development. Zakat and taxes allocated for education and health will have a positive impact in the long term on the productivity and competitiveness of the community.(Widiaty & Nugroho, 2020)

Farid Masudi emphasized the importance of adaptation in the management of zakat and taxes to be responsive to social and economic needs. He suggested that the management of zakat and taxes must be able to respond to changes in community conditions, such as economic crises or natural disasters. He also noted the need to utilize technology in the management of zakat and taxes.

Farid Masudi's thinking encourages collaboration between the public and private sectors in the management of zakat and taxes. He argued that the private sector can play an important role in supporting social programs, both through CSR (*Corporate Social Responsibility*) and through participation in zakat management. Through this partnership, it is hoped that an ecosystem can be created that supports social and economic growth, where all parties contribute to creating common prosperity.

Farid Masudi emphasized that welfare is not only measured from economic aspects, but also social, cultural, and environmental aspects.(Wahyunita et al., 2023) Therefore, both zakat and taxes must be directed to create comprehensive welfare, which covers various dimensions of people's lives. The relevance of Farid Masudi's thinking related to zakat and taxes covers various dimensions, ranging from the integration of ethical values in the economy, sustainable development, responsiveness to social

needs, collaboration between sectors, to a holistic approach to welfare.(Nada, 2019)

Masdar criticized the practice of zakat so far, which he considered to have three basic weaknesses: First, weaknesses in terms of philosophy or epistemology. This weakness is characterized by the absence of the social views that underlie the practice of zakat, aka dogmatic a social. Zakat is only seen as a ritual practice that is separate from any social context. Zakat is only a caricature compensation that comes into contact with individual needs, on a very limited scale. According to Masdar, one of them is driven by the dominant view of Muslims towards their theology and social paradigm. Second, it is related to the structure and management of zakat (its institution). For example, about the concept of zakat itself, the object of zakat or property that must be zakati, the rate of zakat, the time of zakat, and so on. Departing from this dogmatic religious view, zakat is then understood formalistically and historically. Third, related to the operational management aspect.(Hastriana, 2018)

Regarding these three weaknesses, Masdar proposed that the solution should not be patchy, as has been done so far, but zakat should be returned as the ideal of the people's religion. This can be done through the reconstruction of the social philosophy of zakat and the historical roots of zakat during the time of the Prophet.

Masdar sees that zakat and taxes are two obligations that can be united even though they depart from the root of the obligation that conventional scholars distinguish. By combining or uniting taxes and zakat, it means that a Muslim who pays taxes (with the spirit and intention of zakat) to the government, then his religious obligations are fulfilled.

Taxes are only about worldly affairs, while zakat is not only a matter of *ḥabl min al-nās* (the relationship between fellow human beings), but also contains the content of *ḥabl min Allāh* (the relationship between man and God). If zakat is combined with taxes, then the shari'a of zakat will disappear, and it will no longer be important, zakat will no longer be an obligation but will be seen as an uncoercive recommendation for Muslims.(Anshari, 2019)

Therefore, the entry of the spirit of zakat into the tax system does not need to be understood as an Islamization process that corners adherents of other faiths or religions. The basic message that we really want to convey is: first, the people should no longer pay taxes solely because they are afraid of state sanctions that are outward and can be tricked, but must be lived as a holy divine calling. This appeal is personal, directly to the awareness of faith in the depths of the hearts of every community as independent individuals.

Second, the government as the one authorized to manage it, should realize that the tax money in its hands is a mandate of Allah that must be taşarrufkan for the benefit of all citizens, especially the weak and helpless, regardless of their religion and belief.

CONCLUSION

The synergy between zakat and taxes can be a strategic step to realize economic justice. Zakat, as an obligation in Islam, has a socio-economic purpose that is very close to the concept of equitable distribution of wealth. On the other hand, taxes as a state obligation are aimed at national development, including poverty alleviation and improvement of the overall welfare of the community. In the analysis of Farid Masudi's thoughts, it is clear that the synergy between zakat and taxes is very important to realize a just economy. Both can complement each other, providing support for social and economic development. For this reason, supportive policies and awareness from the community are needed so that the goal of economic justice can be achieved.

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