

OPERATIONALIZING ZAKAT AS A SOCIAL WELFARE INSTRUMENT: A Normative-Sociological Analysis of Pancasila Values in Indonesia

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Abstract: Zakat, as a central pillar of Islamic socio-economic justice, serves not only as a religious obligation but also as a mechanism for redistributing wealth and promoting social welfare. In Indonesia, where Pancasila functions as the national ideology and moral compass of development, the implementation of zakat reflects a convergence between faith-based ethics and state-based welfare ideals. This study examines zakat as a social welfare instrument that operationalizes the philosophical values of Pancasila within Indonesia's pluralistic welfare system. While existing studies largely focus on the economic or administrative dimensions of zakat, this research contributes by conceptualizing zakat as an ideological and ethical mechanism that bridges Islamic moral economy and state-based welfare principles. Employing a qualitative normative-sociological approach, the study analyzes Islamic legal sources, national zakat regulations, particularly Law No. 23 of 2011 on Zakat Management, and institutional practices of the National Zakat Agency (BAZNAS) through document analysis and institutional interpretation. The findings demonstrate that zakat implementation in Indonesia embodies Pancasila values through three integrative dimensions: spiritual justice grounded in belief in One Almighty God, social solidarity reflecting humanitarian and communal ethics, and distributive justice aligned with the fifth principle of Pancasila—social justice for all Indonesian people. This study argues that the zakat-Pancasila nexus offers an inclusive and ethically grounded welfare model, providing both theoretical insights for Islamic legal studies and practical implications for public welfare governance in Indonesia.

Keywords: zakat; social welfare; Pancasila values; normative-sociological approach

Abstrak: Zakat, sebagai salah satu pilar utama keadilan sosial-ekonomi Islam, tidak hanya berfungsi sebagai kewajiban keagamaan, tetapi juga sebagai mekanisme redistribusi kekayaan dan peningkatan kesejahteraan sosial. Di Indonesia, di mana Pancasila berfungsi sebagai ideologi nasional sekaligus pedoman moral pembangunan, pelaksanaan zakat mencerminkan titik temu antara etika berbasis keagamaan dan cita-cita kesejahteraan yang dibangun oleh negara. Penelitian ini mengkaji zakat sebagai instrumen kesejahteraan sosial yang mengoperasionalkan nilai-nilai filosofis Pancasila dalam sistem kesejahteraan Indonesia yang bersifat pluralistik. Sementara penelitian-penelitian sebelumnya umumnya menitikberatkan pada dimensi ekonomi atau administratif zakat, studi ini memberikan kontribusi dengan memposisikan zakat sebagai mekanisme ideologis dan etis yang menjembatani ekonomi moral Islam dengan prinsip-prinsip kesejahteraan berbasis negara. Penelitian ini menggunakan pendekatan kualitatif normatif-sosiologis dengan menganalisis sumber-sumber hukum Islam, regulasi nasional tentang zakat—khususnya Undang-Undang Nomor 23 Tahun 2011 tentang Pengelolaan Zakat, serta praktik kelembagaan Badan Amil Zakat Nasional (BAZNAS) melalui analisis dokumen dan interpretasi institusional. Hasil penelitian menunjukkan bahwa implementasi zakat di Indonesia merefleksikan nilai-nilai Pancasila melalui tiga dimensi integratif, yaitu: keadilan spiritual yang berlandaskan pada Ketuhanan Yang Maha Esa, solidaritas sosial yang mencerminkan nilai-nilai kemanusiaan dan kebersamaan, serta keadilan distributif yang selaras dengan sila kelima Pancasila, yakni keadilan sosial bagi seluruh rakyat Indonesia. Penelitian ini menegaskan bahwa relasi zakat dan Pancasila menawarkan model kesejahteraan yang inklusif dan berlandaskan etika, sekaligus memberikan kontribusi teoretis bagi kajian hukum Islam serta implikasi praktis bagi tata kelola kesejahteraan publik di Indonesia.

Keywords: zakat; kesejahteraan sosial; nilai-nilai Pancasila; pendekatan normatif-sosiologis

Introduction

In contemporary Indonesia, social inequality and economic disparity remain among the most persistent national challenges. Despite the country's economic growth, the gap between the wealthy and the poor continues to widen, undermining the collective ideals of justice and equality envisioned by the nation's founders.¹ As a predominantly Muslim country, Indonesia possesses a unique potential to integrate Islamic socio-economic principles into its national welfare framework,² particularly through the practice of zakat, an obligatory almsgiving that functions as both a spiritual duty and an economic tool for social redistribution.³

Zakat, within Islamic jurisprudence, is more than a financial instrument; it represents an ethical system aimed at achieving *al-'adl* (justice) and *al-ihsan* (benevolence) in society. Its redistributive nature ensures that wealth circulates among the less fortunate, fostering a sense of solidarity and social harmony. In this sense, zakat acts as an institutionalized expression of compassion (*rahmah*) and social balance (*tawazun*)—values that resonate deeply with Indonesia's national ideology, Pancasila. The integration of zakat into state welfare mechanisms provides a tangible means of actualizing Pancasila's ethical commitments to human dignity and social justice.⁴

Pancasila, as the philosophical foundation of the Indonesian state, articulates five interrelated principles that together form the moral framework for governance: belief in One Almighty God, just and civilized humanity, unity of Indonesia, democracy guided by wisdom, and social justice for all. Among these, the fifth principle—social justice—serves as the culmination of the ideological hierarchy, representing the ultimate goal of national development. The notion of justice within Pancasila is not purely material; it encompasses moral, spiritual, and communal dimensions of welfare. Thus, integrating zakat as a tool for social welfare directly supports the realization of Pancasila's ethical vision.⁵

Although numerous studies have examined zakat from economic and religious perspectives, few have explored its philosophical and ideological relationship with Pancasila. Most existing literature focuses on zakat's operational efficiency, institutional management, or poverty alleviation outcomes, without linking these aspects to the state's foundational ideology.⁶ This research seeks to bridge that gap by analyzing zakat as both a theological imperative and an ideological expression of Pancasila-based social ethics. It argues that zakat's implementation not only fulfills religious obligations but also embodies Indonesia's national ideals of equality, humanity, and collective responsibility.

Furthermore, the Indonesian government's formal recognition of zakat through Law No. 23 of 2011 on Zakat Management reflects an evolving synergy between Islamic principles and state governance.⁷ Institutions such as the National Zakat Agency (BAZNAS) and various authorized Amil

¹ Anda Nugroho et al., "Poverty Eradication Programs in Indonesia: Progress, Challenges and Reforms," *Journal of Policy Modeling* 43, no. 6 (November 2021): 1204–1224, <https://linkinghub.elsevier.com/retrieve/pii/S0161893821000661>.

² Hendri Hermawan Adinugraha, Muhammad Shulhoni, and Dliya'udin Achmad, "Islamic Social Finance in Indonesia: Opportunities, Challenges, and Its Role in Empowering Society," *Review of Islamic Social Finance and Entrepreneurship* (March 28, 2023): 45–62, <https://journal.uui.ac.id/RISFE/article/view/27448>.

³ Sanatu Fusheini and Victor Gedzi, "Role of Islamic Almsgiving in Social Cohesion: A Functionalist Perspective," *NG Journal of Social Development* 17, no. 1 (May 15, 2025): 119–136, <https://www.ajol.info/index.php/ngjsd/article/view/296250>.

⁴ Alwy Ahmed Mohamed and Abdulrohim E-sor, "Zakat as a Legal Obligation in Sharia within the Context of Contemporary Taxation Systems," *Demak Universal Journal of Islam and Sharia* 3, no. 02 (May 17, 2025): 229–244, <https://journal.walideminstitute.com/index.php/deujis/article/view/345>.

⁵ Min Seong Kim, "Agonizing Pancasila: Indonesia's State Ideology and Post-Foundational Political Thought," *Journal of Political Ideologies* (October 7, 2024): 1–23, <https://www.tandfonline.com/doi/full/10.1080/13569317.2024.2408230>.

⁶ Hendri Tanjung and Nurman Hakim, "A Collection of Studies on Zakât," 2022, 185–195, https://link.springer.com/10.1007/978-3-031-06890-4_10.

⁷ Cahyo Budi Santoso, Mohammad Nizarul Alim, and Slamet Riyadi, "Reconstruction of Zakah Governance in Indonesia (Review on the No. 23 Year 2011)," *International Journal of Engineering & Technology* 7, no. 2.29 (May 22, 2018): 1015, <https://www.sciencepubco.com/index.php/ijet/article/view/14300>.

Zakat Organizations (LAZ) operate within a dual framework—religious and governmental—creating an integrated welfare ecosystem.⁸ This institutional cooperation signifies the transformation of zakat from a private act of piety into a structured, policy-oriented mechanism for national welfare and ideological reinforcement.⁹

Therefore, this research seeks to answer three core questions: (1) How does zakat operate as an Islamic mechanism for social welfare in Indonesia? (2) In what ways does zakat implementation reflect and realize Pancasila's values? and (3) How can an integrative model of zakat and Pancasila be formulated to strengthen Indonesia's welfare system? Addressing these questions will contribute to the discourse on faith-based social policy, highlighting Indonesia as a model for harmonizing religious ethics with pluralistic state ideology in the pursuit of sustainable welfare.

Method

This study employs a qualitative approach with a normative-sociological design,¹⁰ integrating doctrinal, philosophical, and institutional analysis to explore the relationship between zakat implementation and the realization of Pancasila values in Indonesia's welfare system. The normative dimension focuses on the textual and legal sources governing zakat and national ideology, including the Quran, hadith, classical *fiqh* literature, and Indonesian legislation

such as Law No. 23 of 2011 on Zakat Management and related governmental regulations. Meanwhile, the sociological dimension examines the practical application of these normative principles through institutional frameworks, particularly the role of the National Zakat Agency (BAZNAS), Amil Zakat Institutions (LAZ), and local government collaborations in implementing welfare programs. Data collection relies on documentary analysis, encompassing official reports, policy documents, academic publications, and empirical findings from prior studies on zakat performance. Analytical procedures employ content analysis and hermeneutic interpretation, which allow the researcher to interpret the ethical and ideological meanings embedded in both Islamic jurisprudence and Pancasila philosophy. By combining textual analysis with institutional observation, this study constructs an integrative model that explains how zakat operates not only as a religious obligation but also as a state-endorsed mechanism for achieving social justice, equality, and collective welfare in alignment with Pancasila's ideological framework. The methodological synthesis thus bridges theology, law, and social policy, positioning zakat as a transformative instrument of spiritual and ideological welfare in the Indonesian context.

Results and Discussions

Zakat as an Islamic Social Welfare Mechanism

This section argues that zakat constitutes a comprehensive moral-economic system that integrates spiritual obligation with distributive justice, positioning it as a viable foundation for state-oriented social welfare policy.

Zakat stands as one of the fundamental pillars of Islam and constitutes a comprehensive socio-economic system aimed at ensuring justice, equity, and collective welfare.¹¹ It embodies a theological and

⁸ Muzayyana Muzayyana and Asmuni, "The Role of the National Board of Zakat in Improving the Community's Economy," *ITQAN: Journal of Islamic Economics, Management, and Finance* 2, no. 2 (July 22, 2023): 86–98, <https://journal.itqanpreneurs.com/index.php/itqan/article/view/26>.

⁹ Holger Weiss, "Muslim NGOs, Zakat and the Provision of Social Welfare in Sub-Saharan Africa: An Introduction," in *Muslim Faith-Based Organizations and Social Welfare in Africa* (Cham: Springer International Publishing, 2020), 1–38, https://link.springer.com/10.1007/978-3-030-38308-4_1.

¹⁰ Muhaimin, *Metode Penelitian Hukum*, Mataram University Press, vol. 1 (Mataram University Press, 2020), <https://revistas.ufrj.br/index.php/rce/article/download/1659/1508%0Ahttp://hipatiapress.com/hpjournals/index.php/qre/article/view/1348%5Cnhttp://www.tandfonline.com/doi/abs/10.1080/09500799708666915%5Cnhttps://mckinseysociety.com/downloads/reports/Educa>.

¹¹ Isahaque Ali and Zulkarnain A. Hatta, "Zakat as a Poverty Reduction Mechanism Among the Muslim Community: Case Study of Bangladesh, Malaysia, and Indonesia," *Asian Social Work and Policy Review* 8, no. 1 (February 20, 2014): 59–70, <https://onlinelibrary.wiley.com/doi/10.1111/aswp.12025>.

ethical framework that integrates spiritual devotion with material responsibility. Classical Islamic scholars such as Abu Ubayd, Al-Ghazali, and Ibn Taymiyyah described zakat as a divinely ordained institution designed to preserve social harmony and economic balance.¹² In *Kitab al-Amwal*,¹³ Abu Ubayd articulated that zakat functions as a form of social solidarity, preventing wealth accumulation among the elite while promoting mutual care among members of the ummah. Similarly, Al-Ghazali, in *Ihya' Ulum al-Din*, emphasized the spiritual purification (*tazkiyah*) embedded within zakat, asserting that wealth is a trust from God that must serve the collective good rather than individual greed.¹⁴ In the modern era, Yusuf al-Qaradawi and Umer Chapra further advanced this discourse by presenting zakat as a moral economy instrument that reconciles religious obligations with socio-economic sustainability.¹⁵

At its philosophical core, zakat embodies the principle of *tazkiyah*, meaning purification and growth. This duality represents the essence of Islamic economic ethics, purifying the giver from selfish tendencies while enabling the recipient to grow economically and spiritually. According to Al-Qaradawi (1999), the purpose of zakat transcends material transfer; it builds social cohesion, reinforces moral integrity, and ensures that economic systems remain anchored in divine justice (*al-'adl al-ilahi*).¹⁶ Chapra (1992) similarly notes that zakat functions as a preventive mechanism against socio-economic inequality by redistributing wealth in a way that maintains economic dynamism without

compromising moral foundations. In this sense, zakat is both an act of worship (*ibadah maliyyah*) and a policy tool for social transformation.¹⁷

From the perspective of *maqasid al-shariah*, the higher objectives of Islamic law, zakat directly contributes to the preservation of essential human interests: religion (*hifz al-din*), life (*hifz al-nafs*), intellect (*hifz al-'aql*), lineage (*hifz al-nasl*), and wealth (*hifz al-mal*).¹⁸ The institution of zakat is thus not a mere financial obligation but an ethical mechanism designed to realize comprehensive human welfare (*maslahah 'ammah*). As Monzer Kahf (1998) explains, zakat transforms private ownership into a social trust, embedding the notion of accountability to God and society.¹⁹ This understanding situates zakat at the intersection of theology and economics,²⁰ offering a framework that aligns individual piety with collective welfare—an idea profoundly resonant with the philosophical underpinnings of Indonesia's state ideology, Pancasila, particularly its emphasis on social justice and shared humanity.

The theological roots of zakat also affirm that material prosperity is inseparable from spiritual responsibility. The Quran (9:103) commands the Prophet to “take alms out of their wealth, in order to cleanse them and purify them thereby,” emphasizing that purification is both moral and economic. This verse reflects the divine logic of redistribution: wealth is not an absolute right but a trust (*amanah*) that carries obligations toward the community. The Quran further warns against hoarding wealth (9:34–35), as economic disparity corrodes the moral fabric of society. The ethical dimension of zakat, therefore, lies in its dual function—restraining greed and alleviating

¹² Adeeb Obaid Alsuhaaymi and Fouad Ahmed Atallah, “The Role of Ritual Prayer (Shalâh) in Self-Purification and Identity Formation: An Islamic Educational Perspective,” *Religions* 16, no. 11 (October 25, 2025): 1347, <https://www.mdpi.com/2077-1444/16/11/1347>.

¹³ Abū 'Ubayd, *Kitâb Al-Amwal*, Ed. Muhammad 'Amârah (Beirut: Dar al Shuruq, 1989).

¹⁴ Abu Hamid Al-Ghazali, *Ihya' Ulum Al-Din* (Cairo: Dar al-Hadith, 2011).

¹⁵ S A Muhammad, *ZAKAT MUALAF DI ERA MODERN PERSPEKTIF WAHBAH ZUHAILI DAN YUSUF QARADAWI* (eprints.uinsaizu.ac.id, 2023), [https://eprints.uinsaizu.ac.id/17623/1/Muhammad Syariful Anam - 1817304024.pdf](https://eprints.uinsaizu.ac.id/17623/1/Muhammad%20Syariful%20Anam%20-%201817304024.pdf).

¹⁶ Yusuf Al-Qaradawi, *Fiqh Al-Zakah* (Beirut: Mu'assasah al-Risalah, 2000).

¹⁷ M. Umer Chapra, *Islam and the Economic Challenge* (Washington: The Islamic Foundation, 1992).

¹⁸ Najm al-Din Al-Tufi, *Risalah Fi Maqasid Al-Shariah* (Beirut: Dar al-Fikr, 1987).

¹⁹ Monzer Kahf, *The Concept of Ownership in Islam* (Jeddah: Islamic Research and Training Institute, 1998).

²⁰ Shoroq Al-Hamed, “The Function of Zakat in Islamic Economics: An Analytical Study,” *International Uni-Scientific Research Journal of Humanities and Social Sciences* 5 (2024): 4–10, <https://iusrj.org/articles/doi202405051558>.

poverty—both of which embody the Quranic vision of equilibrium (*mizan*).²¹

Zakat's economic dimension complements its moral foundation. In classical Islamic jurisprudence, zakat is imposed on specific categories of wealth, such as gold, silver, trade goods, livestock, and agricultural produce—ensuring that productive assets contribute to public welfare. This systematic approach differentiates zakat from voluntary charity (*sadaqah*), as it establishes a regulated mechanism of redistribution sanctioned by divine law.²² Ibn Khaldun in his *Muqaddimah* viewed zakat as a stabilizing factor for the economy, preventing cyclical poverty by channeling idle wealth into productive use.²³ In modern economic theory, this principle parallels redistributive policies and progressive taxation, yet zakat transcends secular welfare models through its spiritual incentives and communal ethos.

Empirical research has demonstrated that institutionalized zakat can substantially contribute to poverty alleviation and social development. Ahmed (2004) and Hasan (2010) found that countries with organized zakat institutions, such as Malaysia, Indonesia, and Sudan—have achieved measurable improvements in poverty reduction and microenterprise development.²⁴ In Indonesia, the National Zakat Agency (BAZNAS) reports that zakat funds have increasingly been directed toward productive ventures such as microfinance programs, educational scholarships, and healthcare initiatives.²⁵ The *Indeks Zakat Nasional* (IZN) data show consistent

annual growth in zakat collection, reflecting rising public trust and institutional efficiency. This empirical trend underscores zakat's potential not only as a religious mechanism but as a strategic component of national development policy.²⁶

Zakat in Indonesia is legally institutionalized under Law No. 23 of 2011 on Zakat Management, which positions zakat as part of the national welfare architecture. This integration of faith-based institutions within the legal framework of a pluralistic state demonstrates Indonesia's unique capacity to harmonize Islamic ethical systems with constitutional governance.²⁷ BAZNAS, as the central coordinating body, collaborates with Amil Zakat Institutions (LAZ) and local governments to ensure equitable distribution and professional accountability. Through this structure, zakat funds are mobilized not merely for immediate relief but for sustainable empowerment, transforming recipients (*mustahik*) into contributors (*muzakki*). This cyclical model echoes the Pancasila principle of *Keadilan Sosial bagi Seluruh Rakyat Indonesia* (Social Justice for All Indonesians), linking spiritual obligation with civic responsibility.²⁸

Furthermore, the institutionalization of zakat represents a shift from individual piety to systemic ethics. Traditionally, zakat was administered through personal initiative; however, the modern state framework embeds it within policy-oriented institutions, thus amplifying its reach and impact. This structural evolution mirrors the process of

²¹ Imaduddin Abi Fida' Ismail Ibn Umar Ibn Katsir Al-Damasyqi, *Tafsir Ibnu Katsir: Tafsir Al-Quran Al-Adzim* (Al-Kitab Al Ilmi, 2007).

²² Ahmad Rezy Meidina, Mega Puspita, and Mohd Hafizi bin Tajuddin, "Revitalisasi Makna Filantropi Islam: Studi Terhadap Pandangan Nahdlatul Ulama Dan Muhammadiyah," *el-Uqud: Jurnal Kajian Hukum Ekonomi Syariah* 1, no. 1 (March 25, 2023): 1–13, <https://ejournal.uinsaiizu.ac.id/index.php/eluqud/article/view/7634>.

²³ Ibn Khaldun, *The Muqaddimah: An Introduction to History* (Princeton University Press, 1958).

²⁴ Habib Ahmed, *Role of Zakah and Awqaf in Poverty Alleviation* (Jeddah: Islamic Research and Training Institute, 2004).

²⁵ Riyadi Hasibuan et al., "The Role of the Indonesian National Amil Zakat Agency in Social Finance Management As an Effort to Alleviate Poverty," *Maliki Islamic Economics Journal* 2, no. 1 (June 30, 2022): 21–37, <https://ejournal.uin-malang.ac.id/index.php/m-iejournal/article/view/16465>.

²⁶ Zakirullah and Nashr Akbar, "Analisis Pengaruh Indeks Zakat Nasional (IZN) Terhadap Pengumpulan Zakat per Kapita Di Indonesia," *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam* 6, no. 8 (August 4, 2025), <https://journal-laaroiba.com/ojs/index.php/elmal/article/view/8227>.

²⁷ Hendri Hermawan Adinugraha, Achmad Tubagus Surur, and Dliyaudin Achmad, "Enhancing the Legal Framework: Optimizing Zakat as an Income Tax Deduction in Indonesia," *Al-Ahkam: Jurnal Ilmu Syariah dan Hukum* 9, no. 2 (December 14, 2024): 130–153, <https://ejournal.uinsaid.ac.id/index.php/al-ahkam/article/view/10212>.

²⁸ Suhaili Sarif, Nor Aini Ali, and Nor 'Azzah Kamri, "Zakat for Generating Sustainable Income: An Emerging Mechanism of Productive Distribution," *Cogent Business & Management* 11, no. 1 (December 31, 2024), <https://www.tandfonline.com/doi/full/10.1080/23311975.2024.2312598>.

ijtihad mu'asir (contemporary reasoning), where Islamic principles are reinterpreted to address modern socio-economic realities. Scholars such as Asyraf Wajdi Dusuki and M. Umer Chapra argue that this form of *institutional ijtihad* aligns with the maqasid imperative of realizing *maslahah mursalah*—public benefit adapted to context. In the Indonesian setting, zakat thus serves as an ethical extension of Pancasila's social philosophy, merging transcendental morality with pragmatic governance.

Beyond economics, zakat reinforces the cultural and moral fabric of society. It promotes values of compassion, empathy, and communal solidarity (*ukhuwwah insaniyyah*), cultivating a sense of belonging and shared purpose. Sociologically, this function resonates with the Indonesian ethos of *gotong royong*—mutual cooperation—as both concepts emphasize collective responsibility over individualism. By institutionalizing zakat, Indonesia translates these moral values into tangible welfare programs, embodying the Pancasila vision of unity in diversity (*Bhinneka Tunggal Ika*). In this way, zakat functions as a medium through which religious ethics are localized within the national ideology, creating a spiritualized yet inclusive welfare system.

Philosophically, zakat also contributes to redefining the notion of ownership and wealth in Islamic thought. It challenges capitalist notions of absolute property rights by asserting that ownership entails moral obligations. The Quran describes wealth as *fitnah* (a test) and warns that unchecked accumulation leads to corruption and social unrest. Zakat, therefore, enacts a theology of balance: it legitimizes wealth creation but mandates redistribution to prevent structural inequality. In contrast to secular welfare models, which often rely on state coercion, zakat motivates compliance through faith and moral accountability. This voluntaristic yet obligatory nature produces a self-regulating ethical economy, where material success is inseparable from social duty.

In contemporary global discourse, zakat offers a moral corrective to neoliberal paradigms that

prioritize growth over equity. The 21st-century global economy has witnessed widening wealth disparities, ecological degradation, and moral crises in financial systems. Zakat, as part of the Islamic moral economy, provides a paradigm that integrates ethical responsibility, social justice, and sustainable development. As Kuran (2011) notes, while Islamic finance has often been commodified, zakat retains its transformative potential precisely because it links ethics with policy, individual virtue with public good. This makes zakat not only a religious ritual but also a universal model for equitable welfare policy.

The Indonesian experience offers empirical grounding for this global relevance. BAZNAS' annual reports demonstrate that zakat funds have supported community-based education, healthcare, and economic empowerment across diverse provinces. Programs such as *Desa Zakat* (Zakat Village) and *Zakat Community Development* (ZCD) have improved rural livelihoods through entrepreneurship and training, leading to measurable increases in income and employment rates. These initiatives reflect a shift from charity-based distribution toward developmental zakat models, which align with Sustainable Development Goals (SDGs), particularly the eradication of poverty (SDG 1) and reduction of inequality (SDG 10). This synergy between Islamic ethics and international development frameworks highlights Indonesia's role as a pioneer in faith-driven social innovation.

At the intersection of religion and ideology, zakat operationalizes the values of Pancasila in practical terms. The first principle, *Ketuhanan Yang Maha Esa* (Belief in the One and Only God), finds direct expression in the act of zakat, which reaffirms faith through social responsibility. The second principle, *Kemanusiaan yang Adil dan Beradab* (Just and Civilized Humanity), resonates with zakat's commitment to human dignity and fairness. The third, *Persatuan Indonesia* (The Unity of Indonesia), is mirrored in zakat's capacity to foster solidarity across ethnic and regional boundaries. The fourth, *Kerakyatan yang Dipimpin oleh Hikmat Kebijaksanaan dalam Permusyawaratan/Perwakilan* (Democracy Guided

by Wisdom), corresponds to participatory zakat governance involving multiple stakeholders. Finally, the fifth, *Keadilan Sosial bagi Seluruh Rakyat Indonesia* (Social Justice for All Indonesians), epitomizes the ultimate goal of zakat: a just, equitable, and compassionate society.

This ideological alignment transforms zakat into a national moral infrastructure, a system where divine ethics inform civic policy. By embedding zakat within Indonesia's constitutional and institutional frameworks, the state reinforces its identity as a *religiously grounded yet pluralistic nation*. This synthesis challenges the secular-religious dichotomy that dominates Western welfare models, proposing instead an integrative paradigm where faith and reason coalesce in the pursuit of collective well-being. Zakat thus exemplifies the possibility of reconciling theological imperatives with national development agendas, offering a model of moral modernity rooted in local wisdom.

The cumulative evidence suggests that zakat's significance extends beyond theology and economics; it represents a holistic vision of civilization (*tamaddun*). It harmonizes vertical devotion (to God) with horizontal responsibility (to humanity), creating a spiritualized social order where economic justice becomes an act of worship. In the Indonesian context, this harmonization is uniquely institutionalized through the Pancasila framework, which balances religious devotion with civic ethics. Consequently, zakat functions not only as an instrument of social welfare but also as a moral language through which Indonesians articulate their collective identity.

In sum, zakat as an Islamic social welfare mechanism embodies an enduring synthesis of spirituality, ethics, and public policy. It integrates divine justice with human compassion, transforming religious obligation into a structured system of distributive equity. The Indonesian model of zakat management demonstrates that faith-based ethics can coexist harmoniously with secular governance, producing a welfare paradigm that is both inclusive and morally grounded. In this integration, the values

of Islam and Pancasila converge to form a unique vision of welfare—one that is spiritually inspired, socially equitable, and nationally unifying.

Embodying Pancasila Values through Zakat Implementation

This section demonstrates that zakat operationalizes Pancasila not symbolically but structurally, through institutional governance, redistribution mechanisms, and participatory welfare programs.

The intersection between zakat and Pancasila embodies one of the most distinctive features of Indonesian socio-religious philosophy: the harmonization between divine revelation and national ideology. While zakat originates from Islamic teachings as an obligatory instrument for purifying wealth and redistributing resources, Pancasila represents Indonesia's moral and ideological foundation, integrating theological, humanistic, and social values into a cohesive national ethos. The implementation of zakat as an instrument for social welfare, therefore, provides a tangible realization of Pancasila's philosophical principles across its five sila (principles). This section elaborates how zakat operationalizes each principle—ranging from *Ketuhanan Yang Maha Esa* (Belief in One Almighty God) to *Keadilan Sosial bagi Seluruh Rakyat Indonesia* (Social Justice for All Indonesian People)—and examines how institutionalized zakat management contributes to the embodiment of Indonesia's ideological vision of welfare, justice, and unity.

1. Theological Foundation and the First Principle: “Ketuhanan Yang Maha Esa”

The first principle of Pancasila, “Belief in One Almighty God,” emphasizes the centrality of divine consciousness (*tauhid*) in guiding ethical and social behavior.²⁹ In this theological framework, zakat

²⁹ Yornan Masinambow and Nahor Banfatin, “Pluralitas Ke-Indonesian Sila Pertama: Suatu Realitas Ideal Dan Theologis Dalam Lensa Pancasila,” *EUANGGELION: Jurnal Teologi dan Pendidikan Kristen* 4, no. 1 (July 24, 2023): 1–11, <https://staklb-manado.ac.id/e->

represents an act of obedience to God and a manifestation of faith translated into socio-economic responsibility. It is not merely a financial transaction but an act of worship (*ibadah maliyah*) that purifies the soul from greed and cultivates spiritual solidarity within the community.

Through the obligation of zakat, Islam transforms belief in God into concrete social action. The Quran explicitly associates zakat with prayer (*shalat*), as in the verse: “Establish prayer and give zakat, and whatever good you put forward for yourselves—you will find it with Allah” (Quran, Al-Baqarah 2:110). This inseparability between worship and social justice mirrors the essence of Pancasila’s theological vision—where belief in God is inseparable from moral commitment to humanity.

In the Indonesian context, state-supported institutions such as *Badan Amil Zakat Nasional* (BAZNAS) and *Lembaga Amil Zakat* (LAZ) operationalize this theological principle by transforming spiritual obedience into public welfare programs.³⁰ The institutionalization of zakat thus bridges the sacred and the civic spheres, reaffirming Indonesia’s constitutional spirit that acknowledges religious duties as integral to nation-building. By ensuring that the faithful fulfill their obligations in a structured and transparent system, the state reaffirms the principle that religious devotion must yield social benefit, a tangible manifestation of *Ketuhanan Yang Maha Esa* in public life.

2. Humanity and the Second Principle: “Kemanusiaan yang Adil dan Beradab”

The second principle, “Just and Civilized Humanity,” stresses the moral responsibility to uphold justice (*‘adl*) and civility (*adab*) in human relations. Zakat, in its essence, is a redistributive mechanism designed to correct economic imbalances and uphold the dignity of the poor (*mustahiq*). The

Quran (At-Taubah 9:60) outlines eight categories of zakat recipients, reflecting a comprehensive view of social justice that extends beyond mere charity toward structural empowerment.

In practice, zakat embodies a humane response to inequality by institutionalizing compassion and solidarity. Unlike voluntary almsgiving (*shadaqah*), zakat imposes a moral and legal duty on the wealthy to contribute a portion of their wealth for the welfare of others. This compulsion signifies that economic justice is not optional but essential to a civilized society. Through zakat, Islam constructs a moral economy where wealth circulates ethically and where the poor are treated not as passive recipients but as rightful stakeholders in the nation’s prosperity.

The Indonesian zakat system has evolved to integrate this ethical humanism into state policy. BAZNAS’s programs such as *Zakat Community Development* (ZCD) and *Beasiswa Cendekia* BAZNAS exemplify how zakat transforms into human capital investment—empowering marginalized groups through education, entrepreneurship, and capacity building. Such programs materialize the principle of “civilized humanity” by nurturing dignity through empowerment rather than dependency. This transformation aligns closely with the Pancasila vision of justice imbued with cultural civility—where welfare programs are rooted in respect for human dignity and moral decency.

3. National Unity and the Third Principle: “Persatuan Indonesia”

The third principle, “The Unity of Indonesia,” underscores the collective identity of the nation as a diverse yet integrated community. Within this principle, zakat serves as a unifying socio-religious force that transcends ethnic, regional, and cultural boundaries. While Indonesia’s pluralism is characterized by myriad identities, zakat functions as a spiritual common denominator among Muslims that reinforces solidarity and national cohesion.

The collective mobilization of zakat funds across the archipelago fosters a sense of shared

journal/index.php/euanggelion/article/view/59.

³⁰ Dini Selasi, “Zakat on Sharia-Compliant Stocks: A Normative Framework for Contemporary Islamic Finance,” *OIKOS: Jurnal Ekonomi, Manajemen, dan Bisnis*, no. June (2012): 49–66.

responsibility for national welfare. When Muslims from affluent regions contribute to the welfare of impoverished communities in remote provinces, zakat becomes a bridge linking economic disparities with moral unity. This mechanism mitigates socio-economic fragmentation and supports Pancasila's vision of unity amidst diversity (*Bhinneka Tunggal Ika*).

Institutional cooperation between national and regional zakat bodies further strengthens this sense of unity. Programs like *Zakat Goes to Village* and *Zakat for Disaster Response* illustrate how zakat not only alleviates poverty but also nurtures collective empathy during national crises. In times of natural disasters, zakat funds are mobilized swiftly to assist victims irrespective of religion or ethnicity, demonstrating the inclusive and unifying spirit of Pancasila in practice. Thus, zakat operates as a moral adhesive for Indonesia's social fabric, reaffirming that national unity flourishes when collective welfare transcends individual and sectarian interests.

4. Democracy and the Fourth Principle: “Kerakyatan yang Dipimpin oleh Hikmat Kebijaksanaan dalam Permusyawaratan/Perwakilan”

The fourth principle, often translated as “Democracy Guided by the Inner Wisdom of Deliberation and Representation,” reflects Indonesia's aspiration toward participatory governance rooted in ethical deliberation (*musyawarah*) and collective wisdom (*hikmah*). In the context of zakat, this principle manifests in the participatory management and transparent governance of zakat institutions.

The implementation of zakat within a democratic framework requires accountability and representativeness—principles that ensure the trust of *muzakki* (payers) and the rights of *mustahiq* (recipients) are protected. The Law No. 23 of 2011 on Zakat Management provides a legal foundation that mandates professional management, public participation, and transparency in zakat administration. This institutional framework aligns with the democratic ethos of Pancasila,

wherein deliberation and collective decision-making shape policies and practices that reflect societal consensus.

Moreover, the participatory nature of zakat governance reflects the Islamic value of *shura* (consultation), which parallels Pancasila's principle of deliberative democracy. Through mechanisms such as public reporting, digital transparency systems, and community-based monitoring, zakat institutions uphold good governance and ensure that the management of religious funds serves the collective will. This harmonization between Islamic consultative ethics and Indonesian democratic ideals reveals how zakat becomes an instrument for moralizing public administration, bridging spiritual accountability and civic responsibility.

5. Social Justice and the Fifth Principle: “Keadilan Sosial bagi Seluruh Rakyat Indonesia”

The fifth principle, “Social Justice for All Indonesian People,” represents the ultimate goal of both Pancasila and zakat: the realization of equitable welfare and the elimination of structural poverty. In Islamic jurisprudence, zakat is designed to restore balance in wealth distribution by transferring resources from the affluent to the underprivileged. This redistributive function directly corresponds with the Pancasila ideal of social justice as a structural, not merely charitable, pursuit.

Empirically, the role of zakat in promoting social justice has gained increasing recognition in Indonesia's socio-economic policy discourse. Research by BAZNAS (2023) estimates that the potential zakat collection in Indonesia exceeds IDR 300 trillion annually, while current realization remains below 10% of this potential. This gap reveals both the promise and the challenge of actualizing zakat as a major driver of national welfare. When optimized, zakat could significantly reduce poverty, promote inclusive growth, and support Indonesia's Sustainable Development Goals (SDGs).

Programs under *Zakat Produktif* illustrate how zakat embodies the fifth principle of Pancasila. Rather than providing short-term relief, these

initiatives emphasize long-term empowerment through microfinance, agricultural support, and vocational training. Such initiatives align with Pancasila's justice-oriented vision, ensuring that welfare distribution promotes independence, not dependency. Moreover, zakat-based welfare systems introduce moral parameters into the capitalist economy, embedding ethical redistribution within market dynamics.

The synergy between zakat and the fifth principle is further reinforced by Indonesia's constitutional commitment to social justice, as enshrined in Article 33 and 34 of the 1945 Constitution. These articles articulate a welfare-oriented economy grounded in collective prosperity and social solidarity—values that are practically realized through the zakat system. In this sense, zakat is not merely compatible with Pancasila; it operationalizes its highest ideals.

Integrative Model of Zakat-Pancasila Welfare System

The integration of Islamic values with the ideology of Pancasila has long been a defining feature of Indonesia's socio-political identity. The nation's founders envisioned a pluralist state where Islamic ethics could coexist with secular governance under the unifying banner of Pancasila. Scholars such as Azra (2006) and Madjid (1995) have argued that Indonesia's model of *religious nationalism* reflects a unique synthesis, one that harmonizes divine moral principles with democratic and humanitarian ideals. Within this synthesis, zakat stands as a practical instrument through which Islamic morality contributes to national welfare and social cohesion.

Empirically, the state's institutionalization of zakat through Law No. 23 of 2011 signifies an official acknowledgment of this harmony. The establishment of BAZNAS as a national zakat authority demonstrates how Islamic institutions can operate within the framework of national law without undermining secular inclusivity. Rather than creating dualism between religion and state, this integration promotes complementary functions:

religion provides ethical motivation, while the state ensures structural coordination and accountability. Such a model supports what Rahardjo (2015) describes as “spiritual governance,” where policy is guided not only by efficiency but also by moral responsibility.

From a philosophical standpoint, both zakat and Pancasila converge on the principle of justice (*al-'adl* and *keadilan sosial*). They reject exploitative systems and advocate a balance between individual rights and collective obligations. Zakat, as an embodiment of *tauhidic* ethics, reinforces the moral unity of the community, while Pancasila ensures ideological unity among diverse populations. The integration of these two systems thus offers a multidimensional framework for social welfare—one that is both transcendent in its moral source and immanent in its national application. This conceptual bridge forms the theoretical foundation for developing a Zakat–Pancasila Welfare Model, which will be further elaborated in the discussion section.

The implementation of zakat in Indonesia reflects not only a religious duty but also the embodiment of Pancasila's ethical and philosophical foundation. As the state ideology, Pancasila articulates five interconnected principles—belief in the One and Only God, a just and civilized humanity, the unity of Indonesia, democracy guided by the inner wisdom of deliberation, and social justice for all citizens. Zakat functions as a bridge that actualizes these principles in socio-economic life. The first principle, *Ketuhanan Yang Maha Esa* (Belief in the One and Only God), is inherently reflected in zakat as a manifestation of obedience to divine command, where the act of giving purifies wealth and reinforces the moral consciousness of *tawhid* (oneness of God). The second principle, *Kemanusiaan yang Adil dan Beradab* (Just and Civilized Humanity), resonates with the moral dimension of zakat that upholds equality, compassion, and the elimination of structural poverty through redistributive justice.

The third principle, *Persatuan Indonesia* (The Unity of Indonesia), finds expression in zakat's

communal dimension that transcends ethnic and regional boundaries, fostering a sense of collective responsibility and national solidarity among Muslims. Furthermore, the fourth principle, *Kerakyatan yang Dipimpin oleh Hikmat Kebijaksanaan dalam Permusyawaratan/Perwakilan* (Democracy Guided by Wisdom), aligns with participatory mechanisms in zakat governance—where stakeholders, including religious authorities, state institutions, and the public, engage in deliberative decision-making concerning zakat collection and distribution. Finally, the fifth principle, *Keadilan Sosial bagi Seluruh Rakyat Indonesia* (Social Justice for All Indonesians), represents the ultimate goal of zakat: ensuring equitable access to resources and opportunities, reducing socio-economic disparity, and establishing a welfare-oriented community rooted in faith and justice.

Hence, the philosophical intersection between zakat and Pancasila demonstrates a mutual reinforcement between religious ethics and civic ideology. Zakat operationalizes the moral aspirations of Pancasila, while Pancasila provides the ideological framework that legitimizes and supports zakat as a state-acknowledged social institution. This synergy signifies the compatibility of Islamic social ethics and Indonesian national values in constructing a holistic welfare paradigm that is both spiritually grounded and nationally inclusive.

The integrative model of the zakat–Pancasila welfare system in Indonesia demonstrates a unique synthesis between Islamic moral economy and national ideological principles. At its core, the model is grounded in the belief that social welfare cannot be achieved solely through economic growth but must be sustained by ethical redistribution and moral responsibility. Zakat, as a theological-economic mechanism, operates in harmony with the state’s Pancasila-based development goals by institutionalizing compassion (*rahmah*), justice (*‘adl*), and mutual cooperation (*gotong royong*). This integration enables a dual legitimacy—religious and constitutional—where zakat serves not only as a spiritual obligation of Muslims but also as a strategic policy instrument for achieving social

justice and reducing inequality, in accordance with Article 34 of the Indonesian Constitution, which mandates the care and protection of the poor and neglected.

Institutionally, this model manifests through BAZNAS and LAZ, which coordinate with government welfare programs such as *Program Keluarga Harapan* (PKH) and *Bantuan Langsung Tunai* (BLT). These collaborations represent a structural convergence between Islamic philanthropy and state welfare mechanisms. Zakat funds are allocated to empowerment-based initiatives, such as microfinance, education, and healthcare—rather than mere charity. This approach transforms zakat recipients (*mustahik*) into productive agents of development, reflecting both Islamic and Pancasila values of human dignity and self-reliance.

From a philosophical standpoint, the integrative model reflects the spiritualization of welfare policy—a concept that views material prosperity as inseparable from moral and social cohesion. By internalizing Pancasila values into zakat governance, Indonesia positions itself as a model of *religious nationalism* that harmonizes faith-based ethics with civic ideology. This model contrasts with secular welfare systems that often neglect spiritual dimensions of justice, and with purely religious systems that lack institutional coordination. Consequently, the zakat–Pancasila welfare model presents a sustainable paradigm: one that promotes economic equity through divine ethics, strengthens social unity through national ideology, and ensures that the pursuit of prosperity remains morally and spiritually guided.

Conclusion

The study concludes that zakat, when systematically institutionalized, functions as an effective instrument for realizing the socio-economic ideals embedded in Pancasila. As a religious obligation, zakat cultivates spiritual discipline and moral awareness, while as a social policy, it embodies Pancasila’s vision of justice, humanity, and national unity. The integration of

zakat management within Indonesia's welfare framework through BAZNAS, LAZ, and state-supported programs—demonstrates how Islamic ethical principles can be harmonized with national ideological foundations. This synthesis establishes a distinctive Indonesian model of welfare, where faith-based values and civic philosophy converge to build a just and inclusive society.

Philosophically, zakat translates the transcendental values of *tawhid* and *'adl* into concrete social action, directly reflecting Pancasila's principles of divine belief and social justice. Sociologically, it strengthens collective solidarity and redistributive justice by transforming the poor from passive recipients into active participants in economic life. Thus, zakat operates as both a spiritual and structural mechanism that bridges moral economy with state welfare objectives. The findings affirm that the success of Indonesia's welfare system lies in maintaining this integrative balance between religion and ideology, ethics and policy, and faith and governance.

Future research may extend this study by examining comparative models of Islamic philanthropy in other pluralistic nations, or by empirically assessing the socio-economic impact of zakat distribution within local governance frameworks. In essence, the implementation of zakat within the philosophical spirit of Pancasila not only strengthens Indonesia's identity as a religious yet inclusive nation but also provides a universal model for integrating faith-based ethics into modern welfare systems.

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