



Wealth Distribution in Sharia Economic Law: a Study Of Qs. Al-Hasyr Verse 7 on Islamic Fiscal Policy and Social Welfare in Indonesia

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Abstract

This paper analyzes Islamic fiscal policy as a strategic instrument for achieving the noble objectives of Sharia (Maqashid al-Shari'ah), with QS. Al-Hasyr: 7 as its primary philosophical foundation. This verse firmly asserts that the main purpose of state financial management is to prevent the concentration of wealth and to realize distributive justice. The principle of managing fai' (assets acquired without combat) within the verse, which is specifically allocated for the public interest and vulnerable groups such as orphans, the poor, and wayfarers, serves as an ideal model for public asset management. In a modern context, this principle can be analogized to the management of state revenues from Natural Resources (SDA) and State-Owned Enterprises (SOEs). An ideal Islamic fiscal policy must prioritize spending on the fulfillment of primary needs (dharuriyyat) and broader public welfare. In Indonesia, the main challenge is to integrate this ethical framework into the existing system through ijtihad, which includes optimizing complementary instruments like ZISWAF and ensuring that State Non-Tax Revenues (PNBP) are genuinely directed towards social justice, rather than merely covering budget deficits.

Keywords: Wealth Distribution, Islamic Fiscal Policy, Social Welfare, QS. Al-Hasyr Verse 7

Abstrak

Tulisan ini berfokus pada kebijakan fiskal Islam sebagai instrumen strategis untuk mencapai tujuan syariah (Maqashid al-Shari'ah), dengan QS. Al-Hasyr: 7 sebagai landasan filosofis utamanya. Ayat ini secara tegas menegaskan bahwa tujuan utama dari pengelolaan keuangan negara adalah mencegah konsentrasi kekayaan dan mewujudkan keadilan distributive. Prinsip pengelolaan fai' (harta yang diperoleh tanpa pertempuran) dalam ayat tersebut, yang secara spesifik dialokasikan untuk kemaslahatan umum serta kelompok rentan seperti anak yatim, kaum miskin, dan musafir, menjadi model ideal pengelolaan aset publik. Dalam konteks modern, prinsip ini dapat dianalogikan pada pengelolaan pendapatan negara dari Sumber Daya Alam (SDA) dan BUMN. Kebijakan fiskal Islam yang ideal harus memprioritaskan belanja pada pemenuhan kebutuhan primer (dharuriyyat) dan kemaslahatan publik secara luas. Di Indonesia, tantangan utamanya adalah mengintegrasikan kerangka etis ini ke dalam sistem yang ada melalui ijtihad. Hal ini mencakup optimalisasi instrumen komplementer seperti ZISWAF serta memastikan alokasi PNBP benar-benar ditujukan untuk keadilan sosial, bukan sekadar menjadi penutup defisit anggaran.

Kata Kunci: Distribusi Kekayaan, Kebijakan Fiskal Islam, Kesejahteraan Sosial, QS. Al-Hasyr Ayat 7

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INTRODUCTION

Wealth distribution is the main axis of the Islamic economy for the sake of mutual prosperity (*falah*) and social justice. This principle distinguishes it from other economic systems that often prioritise capital accumulation or growth alone without regard for equity¹. Inequality in distribution is a global issue, including in Muslim countries such as Indonesia, and is a focus of fiscal policy². From an Islamic perspective, wealth distribution is not merely about poverty alleviation, but rather the foundation of socio-economic stability and the prevention of conflicts arising from extreme disparities. Failure to address this issue can lead to the concentration of wealth among a small elite, weakening society and hindering development.

The Qur'an provides a normative foundation, one of which is QS Al-Hasyr verse 7. This verse explicitly prohibits the accumulation of wealth among the rich and commands a more equitable distribution of wealth.³ Although it was revealed in the context of the distribution of *fai'* (spoils of war without battle), scholars agree that the principle is universal and relevant to modern fiscal policy. This principle challenges the economic paradigm that focuses solely on growth without distribution, making it crucial in global discussions about inequality and societal development.

DISCUSSION

1. QS. Al-Hasyr Verse 7 with Tafsir

a. QS. Al-Hasyr Verse 7

مَا آفَاءَ اللَّهِ عَلَىٰ رَسُولِهِ مِنْ أَهْلِ الْقُرَىٰ فَلِلَّهِ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسْكِينِ وَابْنِ السَّبِيلِ كَيْ لَا يَكُونَ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ وَمَا آتَاكُمُ الرَّسُولُ فَخُذُوهُ وَمَا نَهَاكُمْ عَنْهُ فَانْتَهُوا وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ ﴿٧﴾

Meaning:

¹ Syahrul Amsari, Ahmad Afandi, dan Asmaul Husna, "Analisis Makna Distribusi Kekayaan Perspektif Ekonomi Islam dalam Pandangan Al-Qur'an dan Hadits," t.t.

² Mike Oktaviana dan Samsul Bahry Harahap, "KEBIJAKAN FISKAL ZAMAN RASULULLAH DAN KHULAFARASYIDIN," *Nazharat: Jurnal Kebudayaan* 26, no. 01 (2 Juni 2020): 283–307, <https://doi.org/10.30631/nazharat.v26i01.29>.

³ Juwita Anjelina, "Peran Negara dalam Ekonomi Syariah (Qs. Al-Hasyr : 7)," *Indonesian Research Journal on Education* 5, no. 1 (2025): 913–19.

Whatever (wealth acquired without warfare) Allah bestows on His Apostle from the inhabitants of some land is for Allah, the Apostle, (the Apostle's) relatives, orphans, the poor, and those on a journey. (Thus) that the wealth may not circulate only among the rich among you. What the Messenger gives you accept. And what he has forbidden you to forsake. Fear Allah. Verily, Allah is very severe in His punishment. (QS. Al-Hasyr: 7)

b. Tafsir QS. Al-Hasyr Ayat 7

i. *Mufrodat Lughowiyah*

The phrase مَا آفَاءَ اللَّهِ عَلَى رَسُولِهِ مِنْ أَهْلِ الْقُرَى in this verse has a position as an explanation of the previous verse (QS. Al-Hasyr Verse 6) in which the property that Allah SWT gave to His Messenger included the property of the inhabitants of several countries that were conquered without war (such as the land of Ash-Shafra', Wadi al-Qura, and Yanbu')⁴. Furthermore, the phrase فَلِلَّهِ in this verse means that regarding the property, it is fully submitted according to what Allah SWT commands⁵.

Then the distribution of wealth in this verse is divided into six parts 6 as follows:

- 1) لِلَّهِ (for Allah SWT), which is used to prosper and build the Kaaba area and other mosques. However, there is another opinion that says that the mention of a part for Allah SWT is a form of exaltation so that the treasure is only divided into five parts;
- 2) وَلِلرَّسُولِ (and for the Messenger of Allah), after the death of the Messenger of Allah, this portion was given to the Imams or Muslim troops, or for the benefit of the Muslims;
- 3) وَلِذِي الْقُرْبَى (and for the Prophet's relatives), namely the Banu Hashim and the Banu Muthallib;
- 4) وَالْيَتَامَى (and for the orphans), i.e. the children of the Muslims who have lost their fathers and are poor;
- 5) وَالْمَسْكِينِ (and for the poor), i.e. the poor Muslims;

⁴ Wahbah Az-Zuhaili, *Tafsir Al-Munir*, ed. oleh Fahmi Faishal Bahreisy, trans. oleh Abdul Hayyie al-Kattani dkk., vol. Jilid 14 (Depok: Gema Insani, 2010), Hal. 453.

⁵ Wahbah Az-Zuhaili, Jilid 14:Hal. 453.

6) *وَأَيْنَ الْمَسْجِدِ* (and for those on a journey), i.e. the Muslims ran out of provisions while they were still travelling.

Furthermore, the phrase *كَيْ لَا يَكُونَ دُولَةً* indicates that the purpose of this distribution is so that the wealth does not only rotate among the rich, this is the *illat* that the wealth must be distributed by way of distribution as above⁶. The word *دُولَةً* itself has the meaning of *mutadaawilan*, which means rotating or circulating. The word *Duulah* is also read with the letter *dal* with a *fathah* line, *Daulah*, which means a situation that rotates back and forth (the turning of the wheel of life)⁷.

The sentence *وَمَا أَنْتُمْ بِالرُّسُولِ* explains that follow what the Messenger of Allah SAW told you. Then *وَمَا تَنْهَى عَنْهُ* stay away from what the Prophet SAW forbade to you⁸. Then *وَاتَّقُوا اللَّهَ* fear Allah SWT, especially fear in opposing the Messenger of Allah *لِنَّ اللَّهَ شَدِيدُ الْعِقَابِ* then indeed Allah SWT is very harsh in His punishment of those who resist, oppose, and disobey.

ii. Tafsir and Explanation

After the siege of Bani Nadhir and their expulsion to the Levant leaving behind their property, Allah SWT explained the law of the property, which is different from *ghanimah* which is the spoils of war. Because the property was obtained without war and without the need to deploy horses or camels (QS. Al-Hasyr Verse 6) because the distance was quite close to Medina and the economic situation of the Muslims at that time was not good⁹.

Allah SWT then stipulated that the ownership of the property was fully for the Prophet¹⁰, especially on movable property (when the Prophet was still alive)¹¹. As for immovable property, it was then distributed for the public good after the Prophet's time, for the maintenance of his relatives from Banu Hashim and Banu Muthallib (they are not allowed to receive zakat and alms), for orphans, for the poor, and travellers who ran out of provisions on the journey (*ibnu sabil*)¹².

In conclusion, this property is then divided into five parts with one-fifth of it divided into six parts as explained in QS. Al-Hasyr Verse 7 (Allah and His

⁶ Wahbah Az-Zuhaili, Jilid 14:Hal. 453.

⁷ Wahbah Az-Zuhaili, Jilid 14:Hal. 453.

⁸ Wahbah Az-Zuhaili, Jilid 14:Hal. 453.

⁹ Wahbah Az-Zuhaili, Jilid 14:Hal. 456.

¹⁰ Wahbah Az-Zuhaili, Jilid 14:Hal. 456-457.

¹¹ Wahbah Az-Zuhaili, Jilid 14:Hal. 456.

¹² Wahbah Az-Zuhaili, Jilid 14:Hlm. 456-457.

Messenger, relatives of the Rosul, orphans, the poor, and ibnu sabil). While the remaining four-fifths are for the general benefit of the Muslims¹³.

The purpose of this division of property is:

... كَيْ لَا يَكُونَ دُولَةً لِّبَيْنِ الْأَغْنِيَاءِ مِنْكُمْ ... ﴿٧﴾

Meaning:

(This is) so that wealth does not circulate only among the rich among you. (QS. Al-Hasyr: 7)

Allah SWT decided and determined the division so that the circulation and circulation of wealth was not only around the rich, while the poor people did not get anything from the treasure, causing them to be eliminated. This division then also becomes a principle of wealth distribution in society so that welfare can be guaranteed for all levels of society¹⁴.

وَمَا أَنْتُمْ إِلَّا رُسُلٌ فَخُذُوا مَا نَهَيْكُمْ عَنْهُ فَانْتَهُوا

Meaning:

What the Messenger gives you accept. And what he has forbidden you to forsake. (QS. Al-Hasyr: 7)

Pieces of this verse explain that carry out anything that is commanded by the Prophet Muhammad and avoid anything that is prohibited by the Prophet Muhammad¹⁵. So that if a people are given the right to the property that has been determined, then take it and accept it because it is halal, and for people who are not entitled to it, then do not approach the property. Because of every commanded in it contains good and from every forbidden in it contains bad¹⁶.

وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ ﴿٧﴾

Meaning:

Fear Allah. Verily, Allah is severe in His punishment. (QS. Al-Hasyr: 7)

As for the pieces of this verse, it explains that taqwalah to Allah SWT by carrying out all his commands and staying away from all his prohibitions. Because Allah SWT gives very severe punishment and punishment to those who do not fear Him¹⁷.

2. Wealth Distribution in Sharia Economic Law: Islamic Fiscal Policy and Social Welfare In Indonesia

¹³ Wahbah Az-Zuhaili, Jilid 14:Hal. 457.

¹⁴ Wahbah Az-Zuhaili, Jilid 14:Hal. 457.

¹⁵ Wahbah Az-Zuhaili, Jilid 14:Hal. 457-458.

¹⁶ Wahbah Az-Zuhaili, Jilid 14:Hal. 458.

¹⁷ Wahbah Az-Zuhaili, Jilid 14:Hal. 458-459.

The sentence *كَيْ لَا يَكُونَ دُولَةً* indicates the prohibition of economic monopoly while emphasising the mandate to ensure a wider and more equitable circulation of wealth in society¹⁸. Tafsir Al-Munir elaborates on "dūlah" through two dimensions: linguistically, it means the rotation or movement of objects, while terminologically, it refers to a sustainable distribution mechanism without distortion. Furthermore, Wahbah Az-Zuhaili in the same work reinforces this concept as "mutadaawilan", which means rotating or circulating, emphasising the circulation of wealth to all circles and ensuring liquidity for all¹⁹.

The specific object of this distribution mechanism is *fai'*, i.e. assets acquired from non-Muslims without armed conflict, such as no-man's land or the result of peace negotiations. Substantially different from ghanimah (spoils of war), *fai'* is allocated to six recipient entities: divine interests, prophetic authority, the Prophet's family, orphans, the poor, and stranded travellers (*ibnu sabil*). Regarding the interpretation of the allocation "for Allah", Zamakhshari reads it as the budget of public facilities such as places of worship and education²⁰, while other mufasirs expand its scope to the benefit of the state and public interests that include public infrastructure and social security²¹.

The application of *fai'* distribution has significant structural implications, firstly by offering a Shari'ah-institutionalised model of non-fiscal income, and secondly through the focus of allocation on needy groups and the public interest that reflects Islam's commitment to social justice. Although the historical context is specific, the core principle of preventing capital accumulation and optimising public benefit is the foundation for the management of public resources such as natural resources and state-owned enterprises²². Based on this logic, state revenues from public assets should be directed systemically for equitable distribution of prosperity, not just for a handful of elites or simply to cover budget deficits without consideration of distributive justice.

This verse explicitly places the state authority (represented by the Prophet Muhammad) as the main person in charge of *fai'* distribution²³, with a dual role as a regulator who designs policies and an executor who ensures their implementation. This strategic function aims to break the concentration of wealth while channelling resources to the right stakeholders, thus confirming that the state in Islam is not

¹⁸ Amsari, Afandi, dan Husna, "Analisis Makna Distribusi Kekayaan Perspektif Ekonomi Islam dalam Pandangan Al-Qur'an dan Hadits."

¹⁹ Wahbah Az-Zuhaili, *Tafsir Al-Munir aqidah syari'ah manhaj*.

²⁰ Zakiyatul Miskiyah dkk., "Kebijakan Fiskal Dalam Perspektif Ekonomi Makro Islam," *Istithmar* 6, no. 1 (6 Juni 2022): 69–83, <https://doi.org/10.30762/istithmar.v6i1.33>.

²¹ Miskiyah dkk.

²² Ali Farhan dan Resha Dwi Ayu Pangesti Mulyono, "Fiscal on Islamic View; How Does it Run in Modern Day Indonesia," *International Journal of Research and Scientific Innovation* XI, no. XII (2025): 425–32, <https://doi.org/10.51244/IJRSI.2024.11120039>.

²³ Anjelina, "Peran Negara dalam Ekonomi Syariah (Qs. Al-Hasyr : 7)."

passive, but rather has an active responsibility in realising distributive justice²⁴.

The Islamic economic system stands on a solid philosophical foundation of wealth distribution, aiming to create a just and equitable socio-economic order. These principles not only govern the distribution of wealth but also govern the means of acquiring and managing it. Justice (*ʿAdl*) is a central principle in all aspects of Islamic economics, manifested through three dimensions: the prohibition of concentration of wealth in a few groups, the obligation to distribute national production equally, and the prohibition of excessive accumulation of wealth, especially through unlawful means²⁵. Justice in this case is also seen as a reflection of the nature of Allah, the Most Just. Furthermore, the distribution of wealth must refer to the public good (*masalah 'ammah*)²⁶. Distribution policies must provide maximum benefits to the wider community while minimising harm by prioritising the public interest over the interests of certain individuals or groups.

Furthermore, the bonds of brotherhood (*ukhuwwah*) and compassion become one of the drivers of economic activity²⁷, encouraging mutual cooperation in productive activities including the distribution of wealth to strengthen the ummah economically, socially, politically and culturally. This principle is intertwined with the concept of social solidarity (*takaful ijtimai*) which affirms the rights of all creatures to natural resources. Affluent communities have a social responsibility towards vulnerable groups, with special attention to the poor while prohibiting the practice of exploitation and circulation of wealth only among the elite²⁸.

It is important to understand that distribution in Islam is not simply dividing the "economic cake" but creating an ecosystem of sustainable and participatory growth²⁹. By ensuring equitable access to resources, the economic potential of the ummah is optimised, reducing poverty and inequality - in turn increasing economic participation and purchasing power, which encourages innovation and production³⁰.

The implementation of these philosophical principles is realised through two complementary mechanisms. First, a market-based economic mechanism that

²⁴ Anjelina.

²⁵ Amsari, Afandi, dan Husna, "Analisis Makna Distribusi Kekayaan Perspektif Ekonomi Islam dalam Pandangan Al-Qur'an dan Hadits."

²⁶ Ihda Aini, "Kebijakan Fiskal dalam Ekonomi Islam," *Al-Qisthu: Jurnal Kajian Ilmu-ilmu Hukum* 17, no. 2 (2019), <https://doi.org/10.32694/010760>.

²⁷ Amsari, Afandi, dan Husna, "Analisis Makna Distribusi Kekayaan Perspektif Ekonomi Islam dalam Pandangan Al-Qur'an dan Hadits."

²⁸ Amsari, Afandi, dan Husna.

²⁹ Faiza Humairah, "Kebijakan Fiskal Dalam Islam Sebagai Solusi Ketidakadilan Distribusi," *Jurnal Ilmiah Basis Ekonomi Dan Bisnis* 2, no. 1 (9 Maret 2023): 1–13, <https://doi.org/10.22373/jibes.v2i1.2519>.

³⁰ Alyawati Putri Kurniasih Zabur dkk., "Instrumen Distribusi Dalam Ekonomi Islam," *Jurnal Mahasiswa Akuntansi* 3, no. 1 (30 Juni 2024): 80–87.

operates within the corridors of Islamic ethics³¹ includes productive investment, prohibition of hoarding (*ihthikar*), and efforts to equalise the flow of wealth between groups. It recognises private property rights but emphasises the social responsibility of owners, while prohibiting destructive practices such as usury, gambling and corruption to ensure the legitimate acquisition of wealth. Second, the non-economic mechanism through direct wealth transfer³² with the instruments of zakat, infaq, sadaqah, waqf, inheritance and grants. This mechanism, which is not only spiritually motivated but also responds to social needs due to disasters or economic inequality, is a hallmark of the Islamic system.

Zakat occupies a central position as an obligation for Muslims who fulfil the *nisab* and *haul*, distributed to eight *asnaf* according to QS. At-Taubah: 60 with its main functions including wealth redistribution, poverty alleviation, and fulfilment of basic needs which proved effective as a fiscal instrument during the time of Caliph Umar bin Abdul Aziz where *mustahik* turned into *muzakki*³³. Infaq and sadaqah act as voluntary selfless giving with recipient prioritisation based on the level of need and closer to Allah SWT³⁴. While waqf becomes a sustainable instrument through productive asset management to finance social, educational, and health programmes and da'wah activities.

Di On the other hand, the state plays a critical role in managing natural resources and public assets for the prosperity of the people, including the policy of redistribution of state assets such as land to the poor, a concept that is closely related to the interpretation of *fai'* property³⁵.

Islamic fiscal policy is an ethical value-based strategic instrument, not just a technical tool of budget management³⁶. The government (*ulil amr*) uses it to regulate state revenues and expenditures to achieve *Maqasid al-Shari'ah*, the objectives of sharia that go beyond economic stability and GDP growth. The objectives include enhancing spiritualmaterial well-being, upholding social justice, wealth distribution, and job creation³⁷. This policy builds a just society by integrating the financial aspects of the state with spiritualmoral values with the basic principle of rejecting a narrow materialistic approach, promoting worldly-ukhrawi balance through the concept of

³¹ Amsari, Afandi, dan Husna, "Analisis Makna Distribusi Kekayaan Perspektif Ekonomi Islam dalam Pandangan Al-Qur'an dan Hadits."

³² Zabur dkk., "Instrumen Distribusi Dalam Ekonomi Islam."

³³ Humairah, "Kebijakan Fiskal Dalam Islam Sebagai Solusi Ketidakadilan Distribusi."

³⁴ Amsari, Afandi, dan Husna, "Analisis Makna Distribusi Kekayaan Perspektif Ekonomi Islam dalam Pandangan Al-Qur'an dan Hadits."

³⁵ Amsari, Afandi, dan Husna.

³⁶ Oktaviana dan Harahap, "KEBIJAKAN FISKAL ZAMAN RASULULLAH DAN KHULAFARASYIDIN."

³⁷ Miskiyah dkk., "Kebijakan Fiskal Dalam Perspektif Ekonomi Makro Islam."

falah which is the soul of every policy issued³⁸.

The main differences lie in the philosophical foundations and technical instruments. Islamic fiscal policy forbids usury-based instruments in public debt, favouring financing through fair taxation or profit-sharing schemes, rather than solely material gains or economic efficiency in the narrow sense³⁹.

Maqasid al-Shari'ah serves as the ultimate ethical framework in Islamic fiscal policy⁴⁰. Al-Ghazali asserted it as an essential tool to realise five basic protections: religion (freedom of worship), soul (right to life & health), intellect (development of knowledge), offspring (family integrity), and property (fair distribution of wealth)⁴¹. In practice, this translates into budget allocations for education for the protection of the mind, or health insurance programmes for the protection of the soul. This holistic framework ensures that fiscal policy is not fragmented, but integrated into a vision of whole human development. Every decision must be tested for its impact on all five aspects of life, creating a system that is responsive to the real needs of society⁴².

In fiscal policy, *Hifz al-Mal* (protection of wealth) has a broad scope. It not only safeguards state assets from misuse, but also ensures that sources of income are obtained in a halal-fair manner, allocates expenditure to all *Maqasid Sharia*, and prevents the concentration of wealth in a small elite⁴³.

Maqasid Sharia serves as a framework for fiscal policy evaluation in various countries⁴⁴. Unlike conventional evaluations based on pure economic indicators (GDP, inflation), this framework offers a multidimensional assessment by considering sociaethical-spiritual impacts⁴⁵. Example: regressive taxation may be "efficient" in terms of revenue, but potentially violates *Hifz al-Mal* (distributional injustice) and *Hifz*

³⁸ Miskiyah dkk.

³⁹ Humairah, "Kebijakan Fiskal Dalam Islam Sebagai Solusi Ketidakadilan Distribusi."

⁴⁰ Muhammad Arifin Lubis dan Asmaul Husna, "KEBIJAKAN FISKAL DALAM EKONOMI MAKRO ISLAM," *Edunomika* 08, no. 02 (2024).

⁴¹ Dwi Fadhillah Umami dan Fauzatul Laily Nisa, "Pendekatan Maqasid Syariah Dalam Kebijakan Fiskal Untuk Kesejahteraan Sosial Dan Pembangunan Ekonomi Hijau: (Studi Kasus : PT. Bank Syariah Indonesia Tbk Tahun 2021-2023)," *Moneter : Jurnal Ekonomi dan Keuangan* 2, no. 3 (12 Juni 2024): 131–42, <https://doi.org/10.61132/moneter.v2i3.652>.

⁴² Febri Delmi Yetti, "Penyusunan APBN Dalam Konsep Maqashid Syariah APBN Dalam Perspektif Pemenuhan 5 Kebutuhan Dasar Perkembangan Ekonomi Islam Dan Kehadiran Perbankan Syariah," *AL-MIKRAJ Jurnal Studi Islam Dan Humaniora (E-ISSN 2745-4584)* 5, no. 2 (23 Februari 2025): 761–73, <https://doi.org/10.37680/almikraj.v5i2.6951>.

⁴³ Miftahul Janna Ritonga dan Mawardi Maward, "Landasan Filosofis Pemikiran Ekonomi Syariah: Prinsip Masalah Sebagai Pilar Utama Dalam Mencapai Kesejahteraan Ekonomi," *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah* 10, no. 1 (10 Januari 2025), <https://doi.org/10.30651/jms.v10i1.25234>.

⁴⁴ Yetti, "Penyusunan APBN Dalam Konsep Maqashid Syariah APBN Dalam Perspektif Pemenuhan 5 Kebutuhan Dasar Perkembangan Ekonomi Islam Dan Kehadiran Perbankan Syariah."

⁴⁵ Herjuna Mai Hatmaka, "Pajak dan Pendapatan Asli Daerah: Evaluasi Kesesuaian dengan Prinsip Maqasid Syariah," *Journal of Ecotourism and Rural Planning* 1, no. 2 (29 Februari 2024): 1–11, <https://doi.org/10.47134/jerp.v1i2.157>.

al-Nafs (threat to fulfilment of basic needs)⁴⁶.

Islam has unique revenue instruments such as Zakat, *Kharaj* (land tax), *Jizyah* (protection of non-Muslims), and *Fai'* (treasure from enemies without war), etc⁴⁷. *Fai'* is traditionally the treasure of a surrendered party without fighting. The basic principle is the utilisation of state resources for public benefit and the prevention of monopolies⁴⁸. In the modern context, this principle can be analogised to the management of natural resources and state-owned enterprises, which are common assets⁴⁹. Implementations such as applying a percentage of natural resource revenues for education-health, or direct profitsharing mechanisms to local communities⁵⁰.

Furthermore, state spending is also governed by strict principles that ensure public funds are used responsibly with priorities based on *Maqasid* levels: primary needs (*dharuriyyat*) such as health take precedence over secondary (*hajiyyat*) and tertiary (*tahsiniyyat*) needs⁵¹. Then the state is also obliged to ensure the fulfilment of the basic needs of all citizens (clothing-food-food, education)⁵². With allocations must focus on the public good, not group interests. Efficiency with the prohibition of waste (*israf*)⁵³. Distribution justice between regions that must be maintained. And the spiritual foundation (*lillah*) emphasises that public financial management is a divine mandate.

Management of public debt and state expenditure that is not in line with these principles, for example being wasteful or not prioritising urgent needs, in this case violates *Hifz al-Mal* and can even sacrifice the rights of future generations (*Hifz al-Nasl*)⁵⁴. The implementation of a comprehensive Islamic fiscal policy in a secular, Muslim-majority country like Indonesia does face various juridical-formal and political challenges. However, its universal principles such as justice, welfare, and public good can be integrated into the existing system through a process of *ijtihad*.

The potential of ZISWAF (Zakat, Infaq, Sadaqah, Waqf) in supporting

⁴⁶ Hatmaka.

⁴⁷ Oktaviana dan Harahap, "KEBIJAKAN FISKAL ZAMAN RASULULLAH DAN KHULAFARASYIDIN."

⁴⁸ Siti Nur Mahmudah, Muhammad Lathoif Ghozali, dan Iskandar Ritonga, "IMPLEMENTATION OF SHARIA MAQASHID ON SUKUK BASED ON FATWA DSN-MUI/IX/2020," *Jurnal Ilmiah Islam Futura* 22, no. 2 (3 Agustus 2022): 139, <https://doi.org/10.22373/jiif.v22i2.12296>.

⁴⁹ Humairah, "Kebijakan Fiskal Dalam Islam Sebagai Solusi Ketidakadilan Distribusi."

⁵⁰ Sofiyanto, Hendri Tanjung, dan Qurroh Ayuniyyah, "SUMBER DAYA ALAM DAN ZAKAT SEBAGAI KEBIJAKAN FISKAL SYARIAH UNTUK KESEJAHTERAAN RAKYAT," *Al-Infaq: Jurnal Ekonomi Islam* 13, no. 2 (30 Desember 2022): 297, <https://doi.org/10.32507/ajei.v13i2.1336>.

⁵¹ Yetti, "Penyusunan APBN Dalam Konsep Maqashid Syariah APBN Dalam Perspektif Pemenuhan 5 Kebutuhan Dasar Perkembangan Ekonomi Islam Dan Kehadiran Perbankan Syariah."

⁵² Moh Fitra Febriana dan Setia Mulyawan, "Kebijakan Fiskal Dalam Perspektif Ekonomi Islam Serta Relevansinya Di Negara Indonesia," *Jurnal Nuansa : Publikasi Ilmu Manajemen dan Ekonomi Syariah* 2, no. 2 (8 Mei 2024): 39–52, <https://doi.org/10.61132/nuansa.v2i2.885>.

⁵³ Ihda Aini, "Kebijakan Fiskal dalam Ekonomi Islam."

⁵⁴ Dwi Fadhillah Umami dan Fauzatul Laily Nisa, "Pendekatan Maqasid Syariah Dalam Kebijakan Fiskal Untuk Kesejahteraan Sosial Dan Pembangunan Ekonomi Hijau."

Indonesia's fiscal policy and social welfare is enormous. In particular, zakat and waqf can be an important source of funds to reduce poverty, empower the community's economy, and finance social infrastructure such as education and health⁵⁵. Indonesia already has a legal umbrella through the Zakat Law and Waqf Law that regulates their management. However, several issues still need to be addressed: suboptimal fund collection, governance and professionalism of management institutions, public awareness, synergy with government programmes, and the discourse on whether zakat can more effectively reduce tax obligations.

In addition, the principle of *fai'* (public property) in the form of state revenues from natural resources and dividends from state-owned enterprises, which include non-tax state revenue (PNBP), has great potential⁵⁶. The principle in QS Al-Hasyr verse 7 about equity and preventing the accumulation of wealth can be an ethical basis so that the income from these common assets is truly for the prosperity of the people, especially vulnerable groups and essential public services. This means that these funds should not just be used to cover budget deficits or projects that have minimal direct impact on public welfare⁵⁷.

CONCLUSIONS

QS. Al-Hasyr verse 7, through the phrase *لَا يَكُونُ دُولًا*, explicitly prohibits economic monopoly and requires a wide and equitable circulation of wealth among the community. The concept of "*dūlah*" emphasises the importance of unhindered distribution, ensuring the circulation of wealth to all. Sharia economics rests on a solid philosophical foundation that emphasises justice (*ʿAdl*) in all aspects of the economy, including the prohibition of concentration of wealth in a few groups and the obligation to distribute production equally. This principle is combined with the public good (*maslahah 'ammah*) that prioritises public interest over individual interest, as well as the bonds of brotherhood (*ukhuwwah*) and social solidarity (*takaful ijtima'i*) that encourage mutual cooperation and prohibit exploitation. Distribution in Islam aims to create an ecosystem of sustainable and participatory growth, rather than simply sharing economic output, by ensuring fair access to resources to optimise the economic potential of the *ummah* and reduce inequality.

The implementation of the distribution principle is realised through two main mechanisms. First, market-based economic mechanisms that operate within the corridors of Islamic ethics, including productive investment, the prohibition of hoarding

⁵⁵ Humairah, "Kebijakan Fiskal Dalam Islam Sebagai Solusi Ketidakadilan Distribusi."

⁵⁶ Farhan dan Pangesti Mulyono, "Fiscal on Islamic View; How Does it Run in Modern Day Indonesia."

⁵⁷ Muh Adzam, Avita Ransi Etania, dan Fikhri Afi Alviyani, "Pentingnya Kebijakan Fiskal dalam Mendukung Pembangunan Berkelanjutan," *Jurnal Kendali Akuntansi* 2, no. 2 (1 April 2024): 212–20, <https://doi.org/10.59581/jka-widyakarya.v2i2.2958>.

(*ihthikar*), as well as the prohibition of destructive practices such as usury and corruption, while recognising private property rights with social responsibility. Second, non-economic mechanisms of direct wealth transfer through mandatory and voluntary instruments such as zakat (with its central role in redistribution and poverty alleviation), infaq, sadaqah and waqf as sustainable productive assets. QS. Al-Hasyr verse 7 explicitly places state authority as the main responsible for wealth distribution, such as in the management of *fai'* (assets from non-Muslims without war) allocated to divine interests (public facilities/public interest), vulnerable groups (orphans, dhuafa, ibnu sabil), and the Apostle's family. The state has an active and strategic role as regulator and executor to break the concentration of wealth and ensure the allocation of resources to the right stakeholders. In the modern context, this role includes the management of common property resources such as natural resources and state-owned enterprises (the modern analogue of *fai'*) based on the same principles.

The distribution principle of QS. Al-Hasyr verse 7 is highly relevant for Indonesia's fiscal policy and social welfare. Islamic fiscal policy, which aims to achieve *Maqasid al-Shari'ah* (protection of religion, soul, mind, offspring, and property), offers a holistic ethical framework beyond narrow economic indicators. In Indonesia, the potential of instruments such as ZISWAF (Zakat, Infaq, Sadaqah, Waqf) is enormous to support poverty reduction, economic empowerment, and social infrastructure financing, although it still faces challenges of optimal collection, institutional governance, and synergy with government programmes. Furthermore, state revenues from natural resources and state-owned enterprises as a modern form of *fai'* (non-tax state revenue) should be allocated systemically based on the verse's principle of distributive justice—that is, prioritising the prosperity of the people at large, especially vulnerable groups and essential public services such as education and health, rather than simply covering budget deficits or financing minimal impact projects. Comprehensive implementation faces juridical and political challenges in Indonesia, but the universal principles of justice, public good, and equity contained therein can be integrated through *ijtihad*, with *Maqasid al-Shari'ah* as a multidimensional fiscal policy evaluation framework.

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