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Optimizing the Management of the Indonesian State Budget in a Sharia Perspective: Theoretical Review and Policy Recommendations

Ahmad Yusdi Gozaly[1*], Yadi Janwari[2], Muhammad Hasannudin[2], Mohammad Anton Athoillah[2]

[1]Sekolah Tinggi Agama Islam Daarut Tauhiid, Indonesia

[2]Universitas Islam Sunan Gunung Djati Bandung, Indonesia

*Email: ahmadyusdi10@gmail.com

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Abstract

The management of the State Budget (APBN) is a key instrument in fiscal policy, playing a crucial role in achieving economic growth, price stability, and income distribution. However, in recent years, Indonesia's APBN management has faced various challenges, including a continuously increasing budget deficit, suboptimal expenditure efficiency, and limited state revenue sources. To address these issues, the Islamic economic perspective offers an alternative approach that emphasizes justice, transparency, and sustainability in public financial management. This study employs a descriptive qualitative method through a literature review to analyze APBN management based on Islamic economic principles. The findings indicate that the implementation of Sharia-compliant financial instruments, such as zakat, waqf, and sukuk, can reduce reliance on interest-bearing debt while sustainably increasing state revenue. Furthermore, applying transparency, accountability, and efficiency principles in APBN management in accordance with Sharia values can enhance public trust in the government and Islamic financial institutions. Optimizing APBN management from a Sharia perspective requires strengthening Islamic financial literacy, improving the capacity of zakat and waqf management institutions, and harmonizing regulations that support the integration of Sharia financial instruments into the national fiscal system. Through a more just and sustainable approach, Indonesia can achieve more effective budget management and promote inclusive and competitive national development.

Keywords : Fiscal policy, islamic finance, state budget.

1. Introduction

The state budget (APBN) is a crucial instrument in macroeconomic management (Ahmad, 2019), utilized by the government to achieve various development objectives, such as economic growth, price stability, and equitable income distribution (Setiawan, 2018). In Indonesia, the APBN plays a vital role in shaping fiscal policy directions, allocating resources, and financing various development programs and projects aimed at improving public welfare (Saharani, Ardiani, & Nurcahya, 2024).

However, in recent years, the management of Indonesia's APBN has faced several challenges, including a continuously increasing budget deficit, suboptimal expenditure efficiency, and limitations in state revenue sources. These issues highlight the need for reforms and optimization in APBN management to ensure fiscal sustainability and the effective achievement of development goals (Rafikhalif & Nirmalawati, 2021).

On the other hand, the Sharia perspective in public financial management offers an alternative approach to addressing these challenges. Islamic economics, which is founded on the principles of justice, transparency, and sustainability (Sudana, Marpuah, Dermawan, Samudra, & Alfaqih, 2024), emphasizes the importance of equitable income distribution, the prohibition of usury (*riba*), and the responsible and trustworthy use of public funds. The application of Sharia principles in APBN management is expected to bring positive changes, enhancing both the efficiency and effectiveness of public fund utilization (Husriah, 2019). Furthermore, several countries that have adopted Islamic financial systems have demonstrated promising results in public financial management. For instance, countries in the Middle East that implement Sharia principles in their fiscal and monetary policies have successfully achieved economic stability and sustainable growth (N. A. Latifah & Ghozali, 2019).

Against this background, this study aims to explore the concept of APBN management from a Sharia perspective, identify the challenges currently faced in APBN management in Indonesia, and provide policy recommendations to optimize APBN management based on Sharia principles. Through theoretical review and empirical analysis, this research is expected to make a tangible contribution to fiscal reform efforts in Indonesia and serve as a reference for policymakers in designing and implementing a more just, transparent, and sustainable APBN management strategy.

2. Research Method

This study employs a descriptive qualitative method aimed at providing a comprehensive depiction of the current management of Indonesia's state budget (APBN) and analyzing it from a Sharia perspective (Imanina, 2020). The qualitative approach allows for an in-depth exploration of concepts, perceptions, and the implementation of Sharia principles in APBN management. Through this approach, the study seeks to identify challenges in APBN management and examine the potential for optimization based on Islamic financial principles.

The data used in this study is entirely secondary, obtained through a literature review of books and scholarly journals related to fiscal policy, APBN management, and Islamic finance. Data collection is conducted through a library research method, which involves analyzing theories and empirical findings from previous studies. The collected data is then examined using qualitative content analysis to identify patterns, key concepts, and relevant recommendations for optimizing APBN management from a Sharia perspective. The findings from this analysis are expected to contribute to the formulation of policy recommendations that are more just, transparent, and sustainable in accordance with Islamic financial principles.

3. Results and Discussion

3.1 Management of the State Budget (APBN) in Indonesia

The state revenue and expenditure budget (APBN) is the government's annual financial plan approved by the parliament (Kennedy, 2022). APBN can also be defined as the government's annual financial plan formulated based on fiscal policies and enacted into law. The APBN encompasses all revenues and expenditures of the central government within a fiscal year, which runs from January 1 to December 31. The APBN serves as the government's primary instrument for managing the national economy, promoting welfare, and achieving various national development goals (Iman, 2019).

Referring to Article 3, Paragraph (4) of Law No. 17/2003, the APBN has multiple functions within the national financial system, including: first, the allocation function, which provides funding for public needs such as infrastructure development, education, healthcare, and security. Second, the distribution function, which allocates resources to achieve equity and social justice and to reduce economic disparities. Third, the stabilization function, which employs fiscal policy to stabilize the economy by controlling inflation, fostering economic growth, and reducing unemployment. Fourth, the legitimacy function, which provides a legal basis for government expenditures and ensures transparency and accountability in state financial management (Ahmad Syamsurijal, 2019).

The preparation of the APBN involves several critical stages, including planning, deliberation, and enactment. During the planning stage, the Ministry of Finance, in collaboration with relevant ministries and agencies, drafts a budget plan based on development priorities and fiscal policies. This is followed by the deliberation phase, during which the draft APBN is discussed with the House of Representatives (DPR) to obtain approval. Finally, in the enactment stage, once approved by the DPR, the APBN is passed into law and serves as the legal foundation for the government's fiscal activities.

The Indonesian APBN consists of two main components: revenue and expenditure (Handoyo, Erlando, & Astutik, 2020). State revenue is sourced from taxes, non-tax state revenue (PNBP), and grants. Taxes constitute the primary source of state revenue, including income tax (PPh), value-added tax (PPN), land and building tax (PBB), and other taxes. Additionally, the government generates revenue from non-tax state revenue (PNBP), derived from the oil and gas sector, profits from state-owned enterprises (BUMN), as well as fines and administrative sanctions. Meanwhile, grants refer to contributions from foreign entities that do not require repayment.

Government revenue sources can be categorized as follows: first, taxes, which are mandatory contributions imposed on the public without direct compensation. Second, levies, which are payments made by the public to the government in exchange for specific services. Third, profits from state-owned enterprises. Fourth, legally enforced fines and confiscations. Fifth, public donations for government services, such as licensing fees. Sixth, money issuance, whereby the government holds the authority to print currency independently or request the central bank to provide loans. Seventh, state lotteries, where the government earns revenue from the difference between ticket sales and total expenditures, including prizes for winners. Eighth, loans from domestic and foreign sources. Ninth, gifts or grants, such as transfers from the central government to local governments, private sector contributions to the government, or intergovernmental aid from one country to another (Iman, 2019).

Meanwhile, state expenditures comprise central government spending, transfers to regional governments, and village funds. Central government spending includes operational and investment expenditures for central government activities, including ministries and agencies. Transfers to regional governments involve allocations to local governments, including general allocation funds (DAU), special allocation funds (DAK), and revenue-sharing funds (DBH). Village funds, on the other hand, are specific allocations provided to villages for community development and empowerment.

To analyze the trends in state expenditures, both macroeconomic and microeconomic theories can be applied (Wahyudi, 2020). Macroeconomic theory asserts that government expenditure on goods and services acts as an economic injection, influencing economic growth. Government spending is typically directed towards infrastructure development, such as public facilities, or direct transfers aimed at income redistribution and poverty alleviation. Meanwhile, microeconomic theory examines the factors influencing demand for public goods and the factors affecting the availability of such goods.

In recent years, Indonesia has experienced a persistent fiscal deficit, indicating that state expenditures exceed revenues. The performance of APBN management presents several key challenges, including inefficiencies in budget allocation, delays in government project implementation, and low budget absorption across various ministries and agencies. Additionally, the country's high dependency on foreign debt exacerbates its fiscal burden (Affandi et al., 2016).

3.2 Management of the State Budget (APBN) from a Sharia Perspective

In examining public finance from an Islamic perspective, it is essential to understand the concept of the state within the framework of Islamic governance.

Muslim scholars define the state as a political entity responsible for the collective affairs of the Muslim community, encompassing not only worldly matters but also spiritual concerns (Abdullah, 2023). Consequently, Monzer Kahf argues that public finance, which includes public revenues and public expenditures, must meet two criteria: first, serving the interests of all members of the Muslim community effectively, and second, managing these interests based on divine sources.

The management of the state budget (APBN) from a Sharia perspective necessitates an exploration of Islamic governance history, starting from the time of Prophet Muhammad (SAW), followed by the Caliphate of the Rightly Guided Caliphs (Khulafa al-Rashidin) and subsequent dynasties. During the Meccan period, the Muslim community did not possess a political entity or state system, as they were merely part of the general Meccan population. However, the migration (hijrah) to Medina marked a significant turning point, signifying the establishment of the Islamic state and the emergence of an Islamic society under the leadership of the Prophet. In Medina, the Prophet laid the foundations of a constitution that governed the role of the government and the relationships between religious and ethnic communities coexisting under one administration. This constitutional document, known as the Medina Charter, is regarded as the first constitutional record in the world.

From a public finance perspective, the Medina Charter regulated two primary types of public expenditures: defense and military purposes, and social welfare (E. Latifah & Abdullah, 2022). For military expenses, the charter stipulated that the Muslim community was responsible for providing their own forces and equipment for state defense, while the Jewish community was also required to organize and equip their forces collectively for the same purpose. In terms of social welfare, the constitution documented financial assistance for those burdened by debt and the liberation of prisoners. These expenditures were essential for building small ethnic communities within the larger society, ensuring sufficient resources to fulfill communal responsibilities. As a result, the Medina Charter effectively anticipated necessary public expenditures for managing the society without imposing taxation burdens (Imsar, Sitompul, & Nasution, 2023).

During his governance in Medina, the Prophet took responsibility for financial aspects related to societal needs and ensuring adequate income to meet them. Historical records indicate how public expenditures were met. For instance, visiting dignitaries from outside the city required shelter and food, which were often provided at the mosque or through voluntary contributions.

A significant historical account from Ibn Kathir mentions that the Prophet's first recorded public expenditure in Medina was the construction of a mosque. The Prophet allocated between 600 to 800 dirhams to purchase land for this purpose.

Although the landowners initially offered it as a donation, the Prophet insisted on paying for it using voluntary contributions from Abu Bakr. Voluntary contributions thus became a primary source of public financing, covering various public expenses, including hospitality for guests from outside the region, social welfare expenses such as debt repayment for deceased individuals and food provisions for the poor, and military expenditures.

For instance, during the Battle of Badr in the second year of hijrah, some of the war booties captured from enemies were distributed among the soldiers. This practice was explicitly stated in the Qur'an (Surah Al-Anfal, 8:41), which explains how war gains (ghanimah) were allocated, with a portion designated for the head of state to facilitate public interests while another portion was distributed among the soldiers (Ashwat & Mustofa, 2024).

Furthermore, after the Battle of Khaybar, where Muslims secured victory, the Prophet devised a plan to manage public resources. He designated a portion of the land as communal property, managed by farmers who requested a sharecropping arrangement. This event marked the early implementation of kharaj (land tax) in Islam. Kharaj was structured as a system in which land users—those who remained in Khaybar—continued to cultivate the land and allocate a portion of their produce to the Muslim community, which now owned the land.

The role of kharaj as a source of public revenue was further developed during the Caliphate of Umar ibn al-Khattab when Iraq, Syria, Egypt, and Persia came under Islamic rule between 11 and 22 AH. Land acquired through military conquest was not distributed among the soldiers but was instead designated as a public asset, generating revenue for the government. Under Umar's administration, kharaj evolved into either land rental fees or a share of agricultural production from landowners. These lands were considered communal property, with individuals permitted to manage them only under lease arrangements (Said, Syafi'ah, & Jamarudin, 2023).

During the reign of Caliph Harun al-Rashid, a legal treatise titled *Al-Kharaj* was authored by the judge Abu Yusuf. This work outlined a systematic approach to managing kharaj, which was subsequently endorsed by the caliph. The management system allowed for land leasing based on area size or sharecropping agreements, with profit-sharing arrangements set between 20% and 30% or as mutually agreed upon between landowners and farmers. This system ensured that kharaj functioned as a rental mechanism for communal or state-owned land, representing the collective ownership of the Muslim community.

Several indicators reflect public expenditure practices during this period. These include revenues from foreign guests, support for the poor, debt relief for those unable to repay, mosque construction, expansion of the Prophet's Mosque in Medina, and territorial expansion projects, including the enlargement of the Ka'bah area in Mecca. After the conquest of Mecca in the eighth year of hijrah, historical records do not indicate any formal government salaries or wages. Some individuals worked for the government voluntarily, such as ʻAbdullah ibn Saʻid ibn al-ʻAs, a scholar from the Muhajirin community who dedicated his time to teaching children without receiving state compensation.

However, as the government expanded, Abu Bakr introduced a salary system for government officials. This system was formalized during Umar's caliphate, with a detailed payroll administration established. Salaries were allocated to judges, security personnel, night guards, tax assessors, kharaj collectors, and regional governors. Under Umar, public administration was restructured, and significant budgetary allocations were introduced, including full-time salaries for soldiers, which had not been provided previously.

Table 1: Classification of Public Revenues under Umar ibn Khattab's Leadership

Category of Public Revenue	**Source of Revenue**	**Utilization**
Zakat and 'Ushr (Agricultural Tax)	Zakat from Muslims and agricultural tax ('ushr)	Distributed to the eight eligible zakat recipients, with any surplus stored in *Baitul Mal* and reallocated as needed
Khums and Sadaqah (Voluntary Charity)	One-fifth of war spoils (khums) and voluntary charity (sadaqah)	Used to assist the poor and needy, including both Muslims and non-Muslims
Kharaj, Fay', Jizyah, 'Ushr (Trade Tax), and Land Rent	Land tax (kharaj), non-war spoils (fay'), tax on non-Muslims (jizyah), trade tax ('ushr), and revenue from state-owned land leases	Allocated for pensions, social assistance, administrative operations, and military expenditures
Other Revenues	Sources of income not included in the above categories	Used for government officials' salaries, orphan support, and other welfare programs

During the caliphate of Umar, public revenues were classified into four categories. First, revenue from zakat and ʻushr (land tax). This income was distributed at the local level, with any surplus stored in the central *Baitul Mal* and allocated to the eight categories (*ashnaf*). Second, revenue from *khums* and charitable donations (*sadaqah*). These funds were distributed to the poor or used to support those seeking well-being, without discrimination based on whether they were Muslim or not. Third, revenue from *kharaj*, *fay'*, *jizyah*, *'ushr* (trade tax), and land rental. This revenue was used for pension funds, financial assistance, administrative expenses, military needs, and other expenditures. Fourth, miscellaneous revenues, which were allocated for workers' salaries, the maintenance of abandoned children, and other social welfare funds.

Several changes in public financial management policies occurred during the caliphate of Uthman ibn Affan. In an effort to develop natural resources, he constructed water channels, built roads, and established a permanent police force to secure trade routes. Additionally, he established a naval fleet, ultimately strengthening maritime supremacy. This required the government to bear significant financial burdens to maintain the naval forces.

During the caliphate of Ali ibn Abi Talib, the distribution of *Baitul Mal* funds adhered to the principle of equity. He provided equal allowances to all individuals, regardless of their social status or rank within Islam. Ali maintained the view that all state revenues stored in *Baitul Mal* should be distributed entirely among Muslims, without leaving any surplus.

The indicators of public revenue practices during this period included voluntary contributions from society (*voluntary contributions of people*) during the lifetime of the Prophet Muhammad (SAW). This form of revenue represented the primary source of income in the early Islamic government in Medina, where the Prophet collected all contributions for public spending (*public spending*). In addition to voluntary contributions, another significant source of income was war booty (*ghanimah*), acquired through military campaigns. All revenues were immediately allocated upon collection, particularly for direct distribution among soldiers.

A substantial amount of revenue also came from *zakat*, which became a religious obligation for Muslims in the second year of *Hijrah* and was classified as a special category of public revenue aimed at societal welfare. During the caliphate of Abu Bakr, the accuracy of *zakat* calculations was meticulously maintained to prevent excess or deficit in payments. The collected *zakat* was then treated as state revenue (*public revenues*) and was fully distributed among Muslims until it was exhausted.

Based on the above explanation, several general characteristics of public expenditure and public revenues in the Shariah perspective can be identified. One key characteristic is the formation of social or public capital, whereby certain assets designated by the state are not utilized or developed independently but instead serve as sources of public income. Specifically, land was established as the primary source of revenue, generating capital and being designated by the government as a state revenue source collected in *Baitul Mal* (*the treasury*).

Another characteristic is the emphasis on the principle of voluntary financial contributions for state activities. This principle materialized in the implementation of *zakat* as public revenue, allocated to the eight spending categories (*mustahik zakat*) specified in the Qur'an (Surah At-Tawbah: 9). Similarly, *fay'*, which refers to spoils obtained from enemies without warfare, was distributed within the five categories outlined in the Qur'an (Surah Al-Hashr: 59:7). The voluntary contributions collected were utilized for specific purposes, as practiced by the Prophet Muhammad.

3.3 Optimization of Indonesia's State Budget (APBN) Management from a Sharia Perspective

very country possesses economic resources that are utilized to perform governmental functions across various sectors and to achieve societal welfare. On the other hand, the public requires these economic resources to fulfill their needs and achieve predetermined objectives. Society needs human resources capable of utilizing and exploring available economic resources to attain collective welfare (Desmarais-Tremblay, Johnson, & Sturn, 2023).

Based on the initial explanation, the current structure of Indonesia's State Budget (APBN) indicates that national revenue primarily derives from taxes and Non-Tax State Revenue (PNBP). However, the persistent budget deficit reflects an imbalance between state revenue and expenditures. For instance, in 2023, government revenue was projected to reach IDR 2,443.6 trillion, sourced from tax revenue, PNBP, and grants. Meanwhile, government expenditure was planned at IDR 3,041.7 trillion, comprising central government spending and transfers to regional governments. This resulted in an estimated budget deficit of IDR 598.2 trillion (Handayani & Huda, 2023).

Reliance on foreign debt further exacerbates the fiscal burden. When state revenue is insufficient to cover government spending, the government frequently borrows from foreign sources to finance the budget deficit. Additionally, infrastructure project financing serves as another reason for external borrowing. Large-scale projects such as toll roads, bridges, ports, and airports require substantial funding, which often cannot be met solely through domestic resources. Consequently, the government resorts to foreign debt to finance these projects. Furthermore, foreign loans sometimes offer lower interest rates compared to domestic financing sources, making them a more attractive option for the government.

To address the APBN deficit, Islamic principles provide viable solutions for optimizing state budget management. For example, the use of Islamic financial instruments such as *sukuk* can serve as a substitute for interest-bearing debt. *Sukuk* are investment certificates issued based on Sharia principles, which prohibit *riba* (usury) and promote asset-backed or profit-generating projects. *Sukuk* represent shared ownership in an underlying asset or project, granting holders the right to receive returns from the asset or project (Kurniawan, 2024).

The advantage of *sukuk* over interest-bearing foreign debt lies in its adherence to Sharia principles, which prohibit *riba*, *gharar* (uncertainty), and *maysir* (speculation).

This makes *sukuk* more acceptable to communities and institutions that uphold Islamic values. Additionally, *sukuk* are backed by tangible assets or real projects, ensuring greater stability and clear underlying assets. This reduces speculative risks and enhances investor confidence. Another advantage of *sukuk* is transparency and accountability. The issuance process of *sukuk* is typically more transparent and supervised by a Sharia board, ensuring that funds are allocated for lawful and Sharia-compliant purposes (Abdelrahman, 2019). By utilizing *sukuk*, the government can reduce reliance on high-interest foreign debt, which is susceptible to exchange rate fluctuations, thereby contributing to long-term economic stability.

One of the instruments that can be used to optimize APBN management is *zakat*. Therefore, integrating *zakat* with the taxation system is essential. *Zakat* functions as an effective wealth redistribution tool, helping to reduce economic and social inequality in society. *Zakat* funds are collected from wealthy individuals and distributed to those in need, thereby enhancing social welfare. *Zakat* serves as a stable source of revenue since it is a religious obligation for every financially capable Muslim. With proper management, *zakat* can become a significant state revenue source (Herianingrum et al., 2024).

By optimizing *zakat* utilization, the government can lessen dependence on both foreign and domestic debt. This would help alleviate fiscal burdens and enhance economic stability. *Zakat* funds can be allocated for various economic development programs, including education, healthcare, and infrastructure. Such allocations would improve the quality of life and promote long-term economic growth (Abdullah, 2024).

According to reports, Indonesia's annual *zakat* potential is estimated at approximately IDR 217 trillion. If *zakat* were incorporated into the APBN, it could significantly help address the budget deficit (Herwanti, Irwan, & Maryam, 2020). However, the challenge lies in whether the government and society would agree to integrate *zakat* into the APBN revenue structure. Despite Indonesia's Muslim-majority population, and the feasibility of allocating *zakat* as a revenue source in the national budget, a comprehensive study involving all stakeholders responsible for the collection and distribution of *zakat* is necessary.

Apart from *zakat*, another financial instrument that can be utilized is *waqf*. As an Islamic financial instrument, *waqf* holds substantial potential in contributing to state financing. With optimal utilization, *waqf* can help reduce dependence on foreign debt and taxes while enhancing societal welfare. One of the advantages of *waqf* in APBN management is its ability to provide sustainable revenue sources, as *waqf* assets remain intact while their benefits continue to flow (Saputri, 2022). This contrasts with tax revenue, *zakat*, or grants, which are temporary by nature. Additionally, *waqf* funds are not restricted by the eight categories (*ashnaf*) as in *zakat*, making them more flexible for financing various social programs, including education, healthcare, and economic empowerment. This helps improve living standards and reduce social disparities (Paul, 2023).

The foregoing discussion highlights that implementing Sharia principles in APBN management can yield significant benefits, including enhanced transparency, efficiency, and fiscal sustainability. The use of Islamic financial instruments such as *sukuk* and the integration of *zakat* into state revenue can help mitigate reliance on interest-bearing debt and enhance social welfare. However, implementing these principles necessitates profound structural reforms, including strengthening Sharia auditing systems and improving human resource capacity in understanding and applying Islamic economics.

Therefore, the policy recommendations derived from this study are expected to assist the Indonesian government in optimizing APBN management in a manner that is more equitable, transparent, and sustainable, in accordance with Sharia principles. The implementation of Sharia principles in state financial management is not merely an alternative but a necessity to achieve broader and more inclusive economic and social objectives.

4. Conclusion

reveals that effective state budget (APBN) management from a Sharia perspective not only enhances fiscal stability but also strengthens social and economic inclusion. The utilization of Sharia-compliant financial instruments, such as zakat, waqf, and sukuk, can reduce reliance on interest-bearing foreign debt while sustainably increasing state revenue. Zakat and waqf, as sustainable sources of income, hold significant potential for financing social, educational, and healthcare programs, which in turn improve societal well-being and reduce economic disparities. Sukuk, on the other hand, can be used to finance large-scale infrastructure projects without burdening the state with high-interest debt.

Furthermore, implementing the principles of transparency, accountability, and efficiency in APBN management in accordance with Sharia will enhance public trust in the government and Islamic financial institutions. However, optimizing APBN management from a Sharia perspective requires serious efforts in improving Sharia financial education and literacy, strengthening the capacity of zakat and waqf management institutions, and harmonizing regulations that support the integration of Sharia financial instruments into the national fiscal system.Thus, through a comprehensive and integrated Sharia-based approach, Indonesia can achieve more effective, equitable, and sustainable APBN management, ultimately realizing more inclusive and competitive national development objectives.

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