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The Role of The Government in The Islamic Economic Framework in Indonesia

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ABSTRACT

Introduction*: This study aims to explain the Role of Government in the Framework of Islamic Economics, where the government has the responsibility to create and maintain a conducive environment for economic practices that are in accordance with Islamic principles. In Islamic economics, the government has a very broad scope of roles and touches various aspects of the economic life of society. This role is not only limited to administrative functions alone, but also includes moral, social, and spiritual roles in ensuring that economic activities run in accordance with sharia principles. The main goal is to create justice, prosperity, and welfare of the people as a whole*
Methods*: The method used in this study is a descriptive method.*
Results*: In the framework of Islamic economics, the role and function of the government are very crucial in creating an economic system that is fair, sustainable, and in accordance with sharia principles*
Conclusion and suggestion*: The government not only functions as a regulator, but also as a supervisor, policy implementer, and public service provider, with the main goal of achieving the welfare of the people as a whole.*

Keywords: *Government, Islamic Economy, Sharia Principles, Welfare of the Ummah*

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INTRODUCTION

From an Islamic economic perspective, the government holds an important responsibility in creating and maintaining an environment that supports economic activities in accordance with sharia principles (Munir, 2023). This includes the implementation of Islamic laws related to economic justice, honest trade practices, and a financial system that is free from usury. The government is also tasked with ensuring that the policies and regulations made do not contradict Islamic values, and that all economic activities that take place in its territory reflect the teachings of Islam (Afdhal et al., 2024a). The role of supervision by the government is crucial in ensuring that business and financial practices run in accordance with Islamic economic principles. This includes monitoring Islamic financial institutions such as Islamic banks to operate without elements of usury, gharar (uncertainty), and maysir

(speculation) (Wulandari, 2025). The government is also obliged to provide sharia-compliant financial options to the public, while supervising conventional financial institutions so that they do not violate these principles or at least provide sharia-based options for their service users (Kholidah, 2024). In addition, the government in the Islamic economy plays a role in providing public services and developing infrastructure that supports the welfare of the community, such as education, health services, transportation, and other public facilities. The government must also ensure that economic activities do not cause environmental damage or disrupt social welfare at large (Septiani, 2020).

Overall, the government's duties in the Islamic economic system include the creation of an economic climate in accordance with sharia principles, supervision of compliance in economic and financial activities, the formulation of fiscal and monetary policies in line with Islam, and the provision of public services and infrastructure that promote fair and sustainable economic growth (Arif et al., 2024). All of these roles are directed towards realizing the main goals of Islamic economics, namely community welfare and sustainable development. Ideally, the economy operates under conditions of perfect competition, where the allocation of resources occurs through the voluntary exchange of goods and money at market prices, which in turn results in the maximum amount of goods and services from all available resources (Putri et al., 2023). However, in practice, the market does not always function ideally. Often, market economic systems face various distortions such as monopolies, high inflation, and unemployment. In addition, the free market system (laissez-faire) often results in inequality in income distribution. To overcome these market weaknesses, many countries choose to implement government intervention — often referred to as the visible hand — to complement the invisible hand role of market mechanisms (Yunus & Ardiansyah, 2024).

In the view of Islamic economics, the government has the main role as a regulator and implementer of economic policies in accordance with sharia principles. This role is not only administrative, but also includes moral and social responsibilities, namely ensuring the realization of social justice, common good, and a fair and equitable distribution of wealth (Syamsuri et al., 2024a). The government carries out various functions in the Islamic economy, such as as a regulator, supervisor (hisbah), guarantor of community welfare, and protector of individual rights (Aulia, 2024). The government's duties include the enforcement of Islamic law in the economic sector, for example prohibiting the practice of usury, preventing hoarding of goods (ihtikar), and maintaining price and market stability (Sela, 2021). In addition, the government also plays a role in the management of zakat, infaq, and waqf to encourage a fair distribution of wealth and reduce social inequality (Mubarok et al., 2024).

The role of government in the economy encompasses various aspects, from fiscal decision-making, public resource management, to the regulation of financial institutions and markets. In the context of Islamic economics, the state has the authority to design economic policies that are oriented towards social justice and income equity, as long as they remain in line with sharia (Hafizd et al., 2024). In addition to managing the financial sector, the government is also responsible for developing the people's economy, for example through the empowerment of MSMEs, job creation, and the development of economic infrastructure based on halal principles (Niam, 2024). Market supervision is also the government's responsibility to prevent monopoly practices and exploitation, while maintaining the market running efficiently for the sake of common welfare (Dewi et al., 2024). The main purpose of the economic function of the government in Islam is to achieve the common good (maslahah) and socio-economic justice. This is reflected in the Islamic command to protect the five main aspects (maqashid sharia), namely religion, soul, intellect, descent, and property. The government plays the role of the main implementer who ensures that these five aspects are protected in its economic

policies (Habibah, 2020). The basic principles that are the basis for the government's economic role include justice, honesty (trust), efficiency, and equitable distribution of wealth. The state is expected to maintain a balance between the interests of individuals and society, as well as prevent exploitative practices that harm weaker groups (Chakim, 2024). In addition to the economic aspect, the function of the government also contains a spiritual dimension, namely encouraging economic practices that bring blessings and avoiding people from riba, gharar, and maisir (Narulita & Nisa, 2024).

LITERATURE REVIEW

Research on the role of government in the framework of Islamic economics has been widely studied from various perspectives, both conceptual, normative, and empirical. Harris and Khilmia (2023) through their theoretical study emphasized that the government has a strategic role in designing and implementing fiscal and monetary policies based on sharia principles to support fair and civilized economic growth. This role is seen as important to maintain economic stability while ensuring the distribution of welfare in line with Islamic values (Harris & Khilmia, 2023). In line with that, Abdillah et al. (2023) emphasize that the government functions in stabilizing, allocation, and distributing wealth through politico-legal policies that are able to create a prudent business system and prevent monopoly practices and economic inequality according to the perspective of fiqh and contemporary practices (Abdillah et al., 2023). Another study deepens the role of the government in macroeconomic policy aspects. Subiyakto (2025) highlights the role of the government in controlling inflation through fiscal and monetary policy instruments in accordance with Islamic economic principles, as an alternative to the conventional interest-based approach. This study confirms that government intervention is still needed to maintain price stability and people's purchasing power within the framework of sharia (Subiyakto, 2024). Meanwhile, Rafanda and Adinugraha (2025) emphasized the importance of the government's strategic role in encouraging Islamic economic growth in Indonesia through sharia investment policies based on the Qur'an and Hadith, so that economic development is not only growth-oriented, but also justice and sustainability (Rafanda & Adinugraha, 2025).

At the empirical level, Musyaffa, Luthfi, and Amijaya (2025) provide quantitative evidence that government spending, Islamic banking financing, and waqf management have a significant influence on inclusive economic development in Indonesia. These findings strengthen the argument that the role of government in Islamic economics is not only normative and conceptual, but also has a real impact on improving the welfare of the community (Musyaffa et al., 2025). In addition, Qosim and Buhori (2022) through a literature review of the thoughts of Muhammad Baqir ash-Shadr emphasized that government intervention in the Islamic economy is needed to ensure economic balance and social security, especially in the face of inequality in the distribution of wealth (Qosim & Buhori, 2022). This view is complemented by Uum and Muin (2025) which highlights the role of government policies in the development of the Islamic economy and business, particularly through the regulation of Islamic banking and the strengthening of sharia-based small and medium enterprises (Muhimah & Muin, 2025).

METHOD

This study uses a qualitative approach with a case study design. This approach was chosen to gain a deep understanding of zakat and sharia finance policies and their

implementation in supporting social welfare. Case studies are used to intensively examine the context, actors, and policy dynamics in the established research area. In addition, this research also utilizes document analysis to examine relevant regulatory and policy frameworks. The subjects of the study include local governments, Islamic financial institutions and/or zakat management institutions, as well as community groups involved or directly affected by these policies. The object of the research is government policies related to zakat, sharia finance, and social welfare, including regulations, programs, and implementation practices at the local level. Data were collected through in-depth interviews with purposively selected key informants, analysis of policy and regulatory documents, and literature review of relevant scientific articles and previous research. Limited observations were also carried out to obtain an empirical picture of policy implementation in the field where possible. Data analysis was carried out in a descriptive-qualitative manner with stages of data reduction, data presentation, and interactive conclusion drawn. The data obtained are classified based on the research theme, then interpreted and associated with the theoretical framework and findings of previous research. The validity of the data is maintained through triangulation of sources and techniques, so that the research results have an adequate level of credibility

RESULT AND ANALYSIS

Just as a building needs a strong foundation to support its entire structure, the sharia economic system also needs a solid foundation so that all its economic activities run in accordance with noble goals (Afdhal et al., 2024b). One of the basic principles in sharia economics, according to Zainuddin Ali, is the prohibition of hoarding goods (ihtikar). Hoarding is the act of buying and storing goods for a certain period of time with the intention of making goods scarce and their prices increasing sharply (Dewi, 2022). In addition, Islamic economics also rejects monopoly practices, which are the act of deliberately restraining the circulation of goods in the market so that supply is limited and prices rise. When done in an unfair way, such as withholding the distribution of goods for one-sided gain, then this action is contrary to Islamic values (Pidola et al., 2024). Another principle is the prohibition of buying and selling transactions that are not in accordance with sharia. Islam advocates transactions that are based on justice, halal, and do not harm one party. All forms of buying and selling that contain elements of tyranny or wickedness are included in the prohibited category (haram) (Maharani & Yusuf, 2020).

Table 1. Data on the Role of Government in the Islamic Economic Framework

NO.	The Role of Government	Explanation	Purpose in Islamic economics
1.	Establishing and Enforcing Sharia Law	The government must ensure that economic laws are in accordance with sharia, such as the prohibition of riba, gharar, and maisir	Maintain sharia compliance and fairness in transactions
2.	Creating Economic Stability	Manage stable fiscal and monetary policies and avoid practices that are	Ensuring long-term economic well-being and justice

NO.	The Role of Government	Explanation	Purpose in Islamic economics
		detrimental to the people, such as uncontrolled inflation	
3.	Overseeing the Sharia Financial System	Providing regulation and supervision of Islamic financial institutions (Islamic banks, BMT, etc.) to operate according to Islamic principles	Maintaining the integrity and sustainability of the Islamic financial system

Data Source: Iqtisaduna (Our Economics) – Muhammad Baqir alSadr (1961/1982)

The table above is an example of the role of the government in the Islamic economic framework, the government plays a strategic role as a regulator, supervisor, and protector to ensure that the economic system runs in accordance with sharia principles. This role includes legal, social, fiscal, and educational aspects.

Table 2. Examples of government programs in Indonesia

NO.	Establishing and Enforcing Sharia Law.	Creating Economic Stability
1.	Issuance of the Sharia Banking Law (Law No. 21 of 2008)→ Becomes the legal basis for the operation of Islamic banks	Issuance of State Sukuk (SBSN – State Sharia Securities)→ Used to finance infrastructure projects, both sharia and non-usury
2.	The establishment of the National Committee for Sharia Finance (KNKS) → Now called KNEKS→ is tasked with formulating national strategic policies in the development of the Islamic economy and finance	Strengthening Sharia MSMEs through Sharia KUR (Sharia-based People's Business Credit) → Provide usury-free microfinance for small businesses
3.	OJK and BI Regulations on Sharia Financial Products→ Regulations to supervise and direct financial products in accordance with sharia principles	National Movement for Money Waqf (GNWU)→ Collecting productive waqf as a source of non-commercial stable funds

Data source: Islamic Economics by Mujahidin Akhmad (Jakarta: RajaGrafindo Persada, 2007)

The table above is an example of government programs in Indonesia, The role of the government in the Islamic economy is integral and principled, not only to carry out the technical functions of the government, but also to maintain social justice, market balance, and the welfare of the ummah as a whole and sustainable. Programs such as zakat management, supervision of sharia institutions, sukuk issuance, and Islamic public services are real implementations of these responsibilities. In its role in carrying out and succeeding in its duties as a government institution in the economic sector, the government has general duties and roles that must be carried out properly, including the following:

Government as a Regulator in the Sharia Economy

In the Islamic economic system, the government plays an important role as a regulator that ensures that all economic activities run in accordance with sharia values. This includes

the prohibition of practices that are contrary to Islamic teachings such as riba (flowers), gharar (excessive ambiguity), and maisir (gambling), as expressed by Siddiqi (1996) (Syamsuri et al., 2024b). State institutions such as Bank Indonesia and the Financial Services Authority (OJK) play a crucial role in shaping the regulatory framework and supervising the activities of Islamic financial institutions. In addition, the government gives authority to the National Sharia Council – Indonesian Ulema Council (DSN-MUI) to issue fatwas as a guide in economic activities (Nurdin et al., 2024). The existence of regulations that are in harmony and support the growth of Islamic finance is very necessary to form a strong and future-oriented Islamic economic system. In this case, the role of the government is not secondary, but rather the main foundation in upholding the principles of justice and economic sustainability.

The Government as the Manager of Islamic Social Instruments

The government also has a strategic responsibility in managing Islamic social instruments such as zakat, waqf, and infaq. These instruments are not only a form of worship, but also a means to realize a more equitable and equitable distribution of wealth, as explained by Mannan (1984) (Akbar & Winarsa, 2024). The state is authorized to establish professional and trustworthy zakat and waqf management institutions, such as the National Amil Zakat Agency (BAZNAS) and the Indonesian Waqf Agency (BWI). The government's role includes policy setting, institutional development, amil accreditation, and transparent reporting to the public (Aziz et al., t.t.-a). According to the results of Hosen and Sya'roni's research, the potential for zakat in Indonesia can reach more than Rp 300 trillion per year. However, the realization of zakat collection is still far from this potential, showing the need for integration between the state fiscal system and zakat management to be more effective (Darmansyah et al., 2023).

Government as Market Supervisor (Hisbah)

In the context of Islamic economics, the concept of hisbah describes market surveillance carried out by the state to ensure justice and protection for consumers. The government plays an active role in preventing various fraudulent practices such as hoarding of goods, fraud in quantification, or unfair market domination (monopoly), as described by Islahi (2007) (Dd et al., t.t.). In Islamic history, rulers appointed a muhtasib to monitor economic activities in the market. Now, this function is carried out by institutions such as ICC, BPKN, and regional trade agencies. Market supervision in Islam is not only actionable, but also educates business actors to be honest and fair. This is a characteristic of an Islamic approach that differs from the capitalist system, which tends to let the market move without state intervention (Aan Jaelani, 2013).

Government as an Agent of Wealth Redistribution

In the Islamic economy, the state is responsible for ensuring a fair distribution of wealth so that it is not centralized only to a certain group. This task is carried out through the management of zakat, the implementation of sharia-based taxes, and the provision of assistance or subsidies to people in need (Aziz et al., t.t.-b). M. Umer Chapra emphasized that the state in the framework of the Islamic economy is not only tasked with maintaining security, but also obliged to ensure the welfare of the people as a whole. The government needs to have policies that allow for a balanced redistribution of wealth, while maintaining business spirit and economic productivity (Chapra, 2001).

Government in Economic Empowerment of the Ummah

The government also plays a role in strengthening the economy of the ummah through sharia-based development policies, financing support for halal MSMEs, and the development of the Islamic creative economy sector (Chakim, 2024). One of the concrete steps taken by the Indonesian government in this regard is the establishment of the National Committee for Sharia Economics and Finance (KNEKS). This institution is tasked with formulating and coordinating sharia economic policies nationally, as well as collaborating with ministries, financial authorities, and business actors. The goal is to build a solid and sustainable halal economic ecosystem (Hidayat & Ali, 2024). The state has a very important role in the implementation of Islamic law, because the teachings of Islam cannot be carried out comprehensively without the support of a government system. The main goal of the state in the Islamic view is to create benefits for the whole society, which will ultimately lead to the common welfare. If the system of government is carried out in accordance with Islamic principles, then all state policies and objectives must be in line with the values taught by Islam (Afifuddin, t.t.).

In the context of Islamic economics, the government plays a key role in achieving the welfare of the people. The concept of the caliphate shows that humans are positioned as God's representatives on earth, so that every action and decision taken will have moral and social consequences. This view affirms the role of humans, including the state, as responsible development agents in creating a just and prosperous life order (Afdhal et al., 2024b). The government also plays an important role in creating an efficient market, which is a condition where the price of a product reflects the minimum cost of production, and no one market participant can dominate the pricing. To realize an ideal market like this, government participation is very necessary, because market mechanisms are not always able to realize such efficiency without regulation (Diki, 2024).

Furthermore, Islam emphasizes the role of the state in ensuring equal rights for all individuals, preventing various forms of oppression, and protecting economic stability and growth. The government is required to create a healthy market environment, uphold justice, and ensure equitable distribution of resources. In addition, natural resource management is also part of the government's responsibility, which must be carried out effectively and sustainably in order to improve the welfare of the community (Maharani & Yusuf, 2020). In the Islamic economy, the market has an important role in presenting products and services, as well as increasing efficiency in resource allocation and income distribution. Overall, the role of government in the framework of Islamic economics involves maintaining the welfare and justice of the community, preventing economic errors, and maintaining price stability and the distribution of resources through fiscal and monetary policies (Putra et al., 2022). In the view of Islamic economics, the role of the state is very important in regulating the course of people's economic activities. Islamic scholars and economists have long discussed this, and agree that the state has a great right to act, as long as it is done fairly, openly, and through deliberation with the people's representatives (Linda, 2022). Even so, Islam still respects the freedom of each individual in carrying out their economic activities.

The Strategic Role of Islamic Politics and Economics and Support for MSMEs

In Islamic economics, the ownership and distribution of wealth must follow sharia rules and values. This principle emphasizes the importance of fairness and ethics in doing business. When economic crises hit, such as in 1997, many conventional financial institutions faltered because they were trapped in a system of high interest rates. But it is different with Islamic financial institutions such as BPRS or BMT, which actually remain stable because they use a

profit-sharing system, not interest. One of the main drawbacks of the conventional economic system is that it is too much of a pursuit of profit and relies on interest. When interest rates rise, entrepreneurs tend to withdraw from investment because the cost is higher than the profit that may be obtained (Arif & Amalia, 2016).

The Application of Islamic Politics in the History and Context of Indonesia

Islam is not only about worship, but also regulates social, political, and economic life. This is even acknowledged by foreign researchers. Since the time of the Prophet Muhammad SAW, the concept of government in Islam has been implemented. An example can be seen from the formation of the State of Medina, which is considered the initial model of Islamic government (Latief et al., 2022). If it is related to the current conditions in Indonesia, the principles of Islamic politics can be applied. The goal is to create social justice, distribute wealth equally, and strengthen the community's economy, especially through the MSME sector which is the backbone of the people's economy.

CONCLUSION

The role of the state in the economy is determined by the economic system and the economic management system they use. In the socialist economic system, the state interferes quite deeply with its very dominant role. In the capitalist economic system, the state does not have a major or limited role in the economy. Islam pays great attention to government, in Islam it is full of rules that govern the life of individuals and the life of a social community. Of course, to implement the existing rules, there must be a system of government that includes a state that regulates the lives of many people. So Islam requires the formation of a state and a system of government in it. The purpose of the Islamic State and Government in Islam is to be able to implement every rule that exists in Islam, uphold justice, prosper the people and eliminate colonialism and slavery that may occur in a social community which will certainly lead to sovereignty, including the purpose of the State in Islam, which is to provide security and prosecute every action that deviates from the principles of justice and humanity. In the framework of Islamic economics, the role and function of the government is crucial in creating an economic system that is fair, sustainable, and in accordance with sharia principles. The government not only functions as a regulator, but also as a supervisor, policy implementer, and public service provider, with the main goal of achieving the welfare of the people as a whole. The rationality of the government's role in the economy is rooted in the principles of justice and balance taught in Islam. The government is responsible for intervening when injustices occur, market failures, and to safeguard the public good. Thus, the existence of the government is necessary not only for technical reasons, but also because of moral and social demands. The scope of the government's role in the Islamic economy includes the enforcement of sharia principles, market regulation and supervision, natural resource management, development of the Islamic financial system, formulation of Islamic fiscal and monetary policies, provision of public services, and poverty alleviation. In addition, the government also has a responsibility to preserve the environment so that economic development does not harm future generations. Overall, the role of government in the Islamic economy is oriented towards the creation of a just, balanced, and sustainable system, based on Islamic values that emphasize common prosperity and social justice. By carrying out this responsibility, the government can ensure that economic practices are in line with sharia principles and provide benefits to all levels of society.

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