

Sources of State Income in Al-Mawardi's View

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Abstract

A country that has succeeded in creating people's welfare is a characteristic of a successful country, one of its successes is increasing the quality of life of the people which is closely related to economic life. This notion of State Revenue has been voiced for a long time, one of whom is Muslim scholar Al-Mawardi stated that State revenue comes from zakat, ghanimah, jizyah and kharaj, while if the State reduces the budget then revenue can be generated from taxes and public loans, in more detail the author will explained about Al-Mawardi's thoughts on State Revenue.

Keywords: People's welfare, economy, sources of income.

1. INTRODUCTION

Finance is a complex matter and is important for the progress of a country, The financial governance of a country determines the economic growth of that country, and a country's finances are allocated for various interests and needs of the country such as providing public space, maintaining state assets, and spending on state spending for the welfare of the people (Azmi, 2005, p.25). Todaro in Linda (2022) stated that three components greatly influence economic growth of a country. First, is total capital, where this capital is related to investment, physical equipment, and human resources. Second, the quantity of population is increasing. Third, advanced technology which results in changes in the way society works.

Considering the components of the country's economic growth above, it can be concluded that capital is very important and needed for the country's development, supported by the increasing quantity of population, so the people who live in a country share the responsibility to support the country's growth, this work is the responsibility of

both parties. Government and the community, one of the responsibilities imposed on the community is the collection of fees, commonly referred to as taxes. In essence, tax is a useful instrument to help the economy of weak communities to increase the distribution of welfare by benefiting both parties, where the community will enjoy this welfare and the government will get social benefits (Kazwaini, 2017).

Apart from taxes, which serve as a source of income, the country also needs supporting tools to maintain economic stability, such as financial institutions which are the center for managing state finances, such as the existence of BI (Bank Indonesia) as a financial institution that regulates the pace of the economy in Indonesia. During the time of the Prophet, an institution like this already existed, commonly known as baitul mal (treasure house), namely the institution that managed the finances of the Islamic government at that time, the income obtained was then collected in baitul mal and finally distributed to the people who were entitled to receive it, in the following period, namely During the caliphate, this system was increasingly improved.

Imam Al Ghazali in the book *Al Ihya Ulumuddin* states that the state has a big role and responsibility as an implementer to guarantee the prosperity and welfare of each of its people. One of the realizations of the State program is to manage finances sufficiently. Al-Mawardi explained that public financial management will is always related to the State that plays an active role as an executor to realize material and spiritual goals, it is also a moral obligation for the nation to help realize the common good of collective needs (Azmi, 2005, p.40). Al-Mawardi was a scholar who lived during the famous Abbasid Caliphate. In this scientific work, the author will discuss Imam Al-Mawardi's thoughts regarding state income.

2. METHOD

The research used qualitative methods to complete this scientific work with descriptive results. It also used the library study method to obtain references and referents, where the author only used print media such as books, journals, and other scientific works (Sujarweni, 2022, p.19).

3. RESULTS AND DISCUSSION

Having the full name Abu Hasan Ali bin Muhammad, he was born in Iraq in 364 H/972 AD. To be precise, in Basrah, he studied Imam Syafi'i fiqh from fiqh experts, namely Sheikh Abu Hamid and Sheikh Ash-Shaimiri focused on siyasa fiqh, namely on State and government. As an adult, he became a qadhi (famous for frequently moving around) during the Abbasid reign (Al-Mawardi, 2014. p.5). Al-Mawardi is a nickname because he is the son of a rose water seller, where Ma' means water and Ward means rose. He is also known as an intelligent person who is good at arguments, orations, debates, and sharp analysis of problems (Munawir, 1990. p.58).

Al-Mawardi was a person who lived when the Islamic world was divided into three caliphates, the Abbasid dynasty in Egypt, the Umayyad dynasty II in Andalusia, and the Abbasid dynasty in Baghdad. He remains a person trusted by businessmen. Apart from being a qadhi, he is also a mediator in the reign of the Abbasid dynasty in Baghdad. Al-Mawardi, who studied the science of siyasah, emphasized that state leadership (imamah) is an instrument for continuing the prophetic mission to maintain religion and regulate the world. The maintenance of religion and the regulation of the world are two different types of activity, but they are symbiotically related. The holy verses of the Koran emphasize ease and the elimination of difficulties, create prosperity, foster feelings of love and compassion, and guarantee the elimination of moral corruption, hunger and mental stress (Azmi, 2005. p.61). Regarding fulfilling the State's needs to create prosperity, the consequence is that the State must have a source of income to channel towards the costs of carrying out its responsibilities, Al-Mawardi stated that the State's sources of income consist of zakat, ghanimah, jizyah and kharaj (tax), he stated that if the State experiences Even though there is a budget deficit in all four sources of income, the state is allowed to set new taxes or make loans to the public (Karim, 2016. p.305).

Sources of State Income According to Al-Mawardi

According to him, the source of income, which is also usually called tax, is a levy imposed on property or wealth obtained from various sources, such as trade, land and land and other commercial transactions, including:

a. Zakat

Zakat has been obligatory on Muslims, whether independent or slave, male or female, young or old, since the second year of Hijriyah, it must be paid every month of Ramadan, the amount is 1 sha' of dates, flour, raisins or half a sha' of wheat, then after To stabilize the Muslim economy, Allah SWT made zakat mandatory in the ninth year of the Hijriyah, Al-Mawardi explained that the management of zakat must be controlled by official state-owned institutions as the main fiscal instrument (Karim, 2016. p.40). He limited the collection of zakat to only *zahir* (visible) assets, he revealed that the assets that must be zakated on were divided into two, namely *zahir* and inner or invisible assets, *zahir* assets such as livestock, plants and fruit are called that because they are assets This cannot be hidden, while invisible assets are assets that can be hidden, such as merchandise, gold and silver, where the *amil* does not have the authority to deal with invisible assets, because those who are subject to the obligation to pay zakat are the owners of the assets themselves (Sugianto, 2020).

b. Ghanimah

In QS. Al-Anfal:41 states that one-fifth of the *ghanimah* or war booty is intended for Allah, the Messenger, the Prophet's relatives, orphans, the poor, and *Ibn Sabil* and four-fifths is for the war troops, one-fifth of the *ghanimah*'s wealth is distributed through *Baitul Mal*. Said *Hawa* stated that *ghanimah* is property obtained by Muslims from the results of the war against enemies, property obtained by Muslims without war and violence is called. *Ghanimah* is not only in the form of material wealth, but there are several spoils of war, namely (1) prisoners, including soldiers, the treatment of these prisoners is adjusted to the common good, they are allowed to be killed, made slaves, released on bail and released without conditions. (2) hostages consisting of children and women, Imam *Syafii* argued that if the women taken hostage were not part of the people of the book, they were atheists or infidels but did not want to convert to Islam then they were killed. While *Abu Hanifah* stated that he was a forced slave and must not be separated from her child, as in the hadith narrated by *Al-Baihaqi* "A woman may

not be separated from her child". (3) The land can be used in three ways, namely, it can be controlled by Muslims by force and distributed to war soldiers, land controlled by Muslims is given voluntarily by infidels and land remains the property of infidels with the condition that they have to pay taxes to the Muslim government. (4) movable goods and other assets, if the looted property originally belonged to a Muslim, then the property returns to its owner, but if the looted property belonged to an infidel then the property can be distributed (Malik, 2018).

c. Jizyah

Jizyah is the right of Muslims from unbelievers, namely a payment handed over to the Muslim government from unbelievers, this jizyah is based on the QS. At-Taubah: 29 "Fight those who do not believe in Allah and the Last Day, those who do not forbid what Allah and His Messenger have forbidden and those who do not believe in the true religion (the religion of Allah), (i.e. those who people) who have been given the Book, until they pay the jizyah (tax) obediently while they are in a state of submission." According to Al-Mawardi, jizyah is a form of compensation for the disbelief of unbelievers as a form of humiliation for not wanting to believe and compensation for the security that the Islamic government provides to unbelievers. This jizyah is a form of agreement that Al-Mawardi also revealed that every agreement must be recorded in the state administration so that it can be used as a reference if violations or other cases occur in the future. Jizyah payments are not only in the form of cash but also in the form of goods or services, and the obligation does not fall on women, children, beggars, sick people, priests, and the elderly (Malik, 2018).

d. Kharaj

Al-Mawardi explained that kharaj or land tax is a levy on managers of kharajiah land that belongs to the state. This levy is rent if the manager is a Muslim, and if the manager is a dhimmi infidel then it becomes jizyah, the kharaj land itself is in the form of:

- 1) land that was managed from the start by a Muslim, but he did not pay zakat
- 2) land whose owner becomes Muslim, the land becomes 'usyr land
- 3) land obtained from infidels through war (ghanimah), the status of the land can be tax land (kharaj) or zakat land ('usyr)
- 4) land obtained peacefully from infidels, either through peaceful means or abandoned by the owner and its status becomes waqf land.

In his book, Al-Mawardi suggests using one of three methods of taking kharaj:

- 1) The method for taking kharaj is based on the size of the land (Misahah), whether the land is planted or not.
- 2) Take only planted kharaj.
- 3) The method of taking kharaj, seen from the percentage of harvest results, is also called Musaqah.

Al-Mawardi also stated that justice in collecting kharaj (tax) must be carried out by tax collectors by considering at least four factors, including:

- 1) Soil fertility
- 2) Type of plant
- 3) Irrigation System. Plants whose irrigation system is manual cannot be equal in value to land that is irrigated naturally
- 4) The distance between the land (kharaj object) and the market

Public Loans

As mentioned above, public loans can be made when the country experiences a budget deficit. Nowadays, we often call them sukuk or bonds. It is stated that the Messenger of Allah did it, but the details are never available because it is not narrated in the hadith or law. This is the consensus of the ulama, as Al-Mawardi agreed to the existence of public loans because they are used for public purposes, because apart from meeting the welfare of the community, the government has the obligation to provide

salaries to government officials themselves, such as soldiers, civil servants, and others. This obligation must still be carried out regardless of whether state funds are sufficient or not (Azmi, 2005. p.138).

Baitul Mal as Financial Governance

Al-Mawardi explained that the function of Baitul Mal is to save and distribute state public finances. There are two responsibilities towards the public that must be carried out by Baitul Mal, including:

- 1) Responsibilities arising from the funds stored in Baitul Mall to be allocated to the entitled community. For this reason, Baitul Mal has an obligation to distribute funds from alms to those who are entitled to receive them.
- 2) responsibilities that arise along with the increase in assets in Baitul Maal itself. Usually, the Baitul Maal income is obtained from fa'i which belongs to Muslims in general, not just to a few people.

Justice Concept

According to al-Mawardi (1995, pp.100-119), justice is divided into three types. 1) Justice of people whose status is below them, such as leaders to their subordinates; 2). Justice of equal status people, such as to friends; 3) Justice towards people of higher status, such as subordinates to their superiors. This concept of justice also applies to tax collection carried out by the government because justice is the first key in taking state income from the community, more commonly referred to as tax. It must not look at status or wealth because it must be adjusted to the assets that the taxpayer owns. Fair tax collection is categorized if it fulfills three things, including:

- 1) Taxes are imposed to finance any expenditure that provides benefit and to realize maqasid sharia.

- 2) The tax burden is adjusted to the community's ability to pay it, because this is related to the assets owned, usually people who have more wealth will have a higher tax burden.
- 3) Tax funds that have been collected must be spent transparently. If these three aspects are not fulfilled, then tax collection is seen as oppressive (Chapra, 2000. p.295).

4. CONCLUSION

As the implementer in advancing the country, the government has the right to collect taxes from the public as a source of state income. This has been exemplified since the time of the Prophet. Al-Mawardi, a Muslim scholar who studies the science of siyasah, stated that zakat, ghanimah, jizyah, and kharaj (tax) are sources of state income originating from society, to build synergy between the government and society to realize the country's progress. Apart from that, the state has the right to make public loans if the state has a budget deficit as long as the loans are used for the benefit of the people. This fee collection system is said to be relevant to the spirit of Islam if it is carried out fairly by looking at the abilities and assets owned by taxpayers, so establishing Baitul Mal as a house for managing state finances is also crucial to create equitable justice.

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