

## MEASURING THE RELEVANCE OF UMAR BIN KHATTAB'S FISCAL POLICY CONCEPT IN INDONESIA

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### Abstract

*This study aims to analyze Umar bin Khattab's economic thinking about fiscal policy and determine the extent of its relevance in Indonesia. This type of research is library research using qualitative analysis methods and using a combination of library research techniques and views from informants who share Umar bin Khattab's thoughts on fiscal policy and its relevance in Indonesia. This study uses primary data sources and secondary data. It can be concluded that Umar bin Khattab in setting his policies considered maqashid sharia with the aim of benefiting the Muslim community and the progress of the country he led. State revenues consist of zakat as the largest state income, kharaj, ghanimah (1/5 of the spoils of war), usyr, jizyah, and fa'i. The funds obtained are well managed by Baitul Maal as the State finance/treasury management body. Baitul Maal is also equipped with several departments so that state finances can be managed in a structured and systematic manner. According to Umar bin Khattab, the relevance of fiscal policy to fiscal policy in Indonesia is Baitul Maal and the Ministry of Finance, as well as usyr and import duties. While the irrelevant concepts are Zakat as a fiscal policy, ghanimah and Rupbasan, kharaj and Land and Building Tax, jizyah, and fa'i.*

**Keywords :** Umar bin Khattab, Fiscal Policy, Indonesia, Relevance

### PENDAHULUAN

Umar bin Khattab was one of the Rashidun Khulafaur who had very famous thoughts in the economic field. Umar bin Khattab was the son of Nufail al-Quraisy, Bani Aidi tribe. Umar bin Khattab brought the glory of Islam under his reign and succeeded in prospering his people thanks to the policies he made. Umar bin Khattab was very firm in his leadership, very concerned about his people, and always obedient to worship. Leaders like this are hard to find nowadays (Rosyidi, 2017). Even though he only served as caliph for about ten years, Umar brought the glory of Islam under his reign and succeeded in prospering his people thanks to the policies he made. The success achieved covers various fields, namely regional development, structuring public services and protecting the community, as well as the economic sector and so on (Kulsum, 2021).

As long as Umar led the government, he issued many policies in an effort to prosper his people. One of the most memorable is the construction of the Baitul Maal institution. Al-Mawardi said that the Baitul Maal is a state body that takes care of all income and expenditure of assets for the benefit of Muslims. So that the Baitul Maal is obliged to issue cash for the benefit of the Muslims (Tho'in, 2020). Baitul Maal is a government institution tasked with managing state funds in accordance with shari'ah provisions. Baitul Maal can be equated with the state treasury. During Umar's reign, sources of state revenue increased. He began to develop the financial system and appointed salaried employees to run the institution. During this time state revenues increased and the Baitul Maal was focused and permanently established in city centers and provincial capitals (Fauzan, 2017).

Umar divides the state revenue (foreign exchange) and the distribution of state revenue (state expenditure) into four parts, as shown in the table below:

**Table 1. Foreign Exchange and State Expenditures in the Era of Umar bin Khattab**

Country income	The Intended Use
Zakat and Usyur	Distributed at the local level and if there is a surplus, the remaining income is stored in the central Baitul Mal and distributed among the eight ashnaf.
<i>Ghanimah (khums)</i> and Alms	Distributed to the poor or to finance their welfare regardless of whether he is a Muslim or not.
<i>Kharaj, Fa'i, Jizyah, Usyur</i> and Land Lease	Used to pay retirement benefits and help with operational, administrative, military needs, and others.
Other income	Used to pay wages to workers, guarantee abandoned children, and other social funds

Umar bin Khattab made Baitul Maal feel its existence. Therefore, Umar built and developed it as a Muslim financial institution that supports the economy for the benefit of its people. This institution can be analogous to the current Ministry of Finance, while the management leadership is like the Minister of Finance in Indonesia (Saefurrohman, 2014). Unlike the Government of Umar bin Khattab, Indonesia with a million natural wealth potential, many economic problems occurred which gave birth to a prolonged economic crisis. The crisis that started with the decline in the rupiah exchange rate and the handling that was slow from the start caused the economic crisis to spread to almost all aspects of the economy (Sabil, 2023).

Data from the Central Statistics Agency (BPS) shows that the percentage of the poverty rate rose to 9.78 percent in March 2020 with the poverty rate reaching 26.42 million (BPS, 2020). This crisis is considered to continue to grow and become increasingly worrying. This is because the government is inconsistent in issuing its policies. The value of the rupiah has decreased, coupled with the declining social conditions of the people. As a result, economic problems, especially the problem of poverty, is a study that never stops.

In Indonesia, there is an agenda that is routinely carried out every year, namely drafting the State Revenue and Expenditure Budget (RAPBN). In the APBN notes made by the Ministry of Finance, taxes are the largest income for Indonesia's state each year. As the 2020 to 2022 state budget data are as follows:

**Table 2. Indonesia's State Revenue for 2020-2022 (in trillion rupiah)**

Description	Year		
	2020	2021	2022
<b>Domestic Income</b>			
<b>I. Domestic Revenue</b>	<b>Rp 1.628.950,5</b>	<b>Rp 2.006.334</b>	<b>Rp 2.453.867,1</b>
<b>1. Tax Revenue</b>	<b>Rp 1.285.136,3</b>	<b>Rp 1.547.841,1</b>	<b>Rp 1.924.937,5</b>
a. Domestic Tax	Rp 1.248.415,1	Rp 1.474.145,7	Rp 1.832.327,5
1) Income tax	Rp 594.033,3	Rp 696.676,6	Rp 895.101
2) Value-added tax	Rp 450.328,06	Rp 551.900,5	Rp 680.741,3
3) Property tax	Rp 20.953,6	Rp 18.924,8	Rp 20.903,8
4) Excise	Rp 176.309,3	Rp 195.517,8	Rp 224.200
5) Other Taxes	Rp 6.790,7	Rp 11.126	Rp 11.381,4
b. International Trade Tax	Rp 36.721,2	Rp 73.695,4	Rp 92.610
1) Import Duty	Rp 32.443,5	Rp 39.122,7	Rp 43.700
2) Export Duty	Rp 4.227,7	Rp 34.572,7	Rp 48.910
<b>2. Non-tax revenue</b>	<b>Rp 343.814,2</b>	<b>Rp 458.493</b>	<b>Rp 510.929,6</b>
a. natural resources income	Rp 97.225,07	Rp 149.489,4	Rp 218.493,1
b. BLU revenue	Rp 69.308,3	Rp 126.002,8	Rp 103.017,7

Description	Year		
	2020	2021	2022
c. Other PNB	Rp 111.200,2	Rp 152.504	Rp 149.013,4
d. Separated State Assets	Rp 66.080,5	Rp 30.496,8	Rp 40.405,3
<b>II. Acceptance of Grants</b>	<b>Rp 18.822,8</b>	<b>Rp 5.013</b>	<b>Rp 1.010,7</b>
<b>Total</b>	<b>Rp 1.647.783,3</b>	<b>Rp 2.011.347,1</b>	<b>Rp 2.436.877,8</b>

Source: (Kemenkeu, 2022)

The table shows that there are 5 biggest types of taxes required by the government, namely income tax, value added tax (VAT), land and building tax (PBB), excise, and international trade tax which includes import and export duties. This is what distinguishes it from the government of Umar bin Khattab where the largest source of income comes from Zakat. The difference that occurs is not only in state income. Indonesia also has differences from state expenditures made during the time of Umar bin Khattab. Umar bin Khattab distributed state spending to 8 ashnaf if there was a surplus of income. The distribution is distributed to the poor, pension funds, administrative operational costs, military needs, workers' wages, maintenance of neglected children, and other social funds (Sari, 2015).

The distribution of state revenues is allocated for developing human resources, strengthening infrastructure, encouraging the effectiveness of social protection programs, implementing the democratic agenda, effective and efficient bureaucracy, and anticipating uncertainties. (Ministry of Finance, 2022). This difference certainly raises a big question mark as to why the Fiscal Policy at the time of Umar bin Khattab was effective while in Indonesia it was not. This ineffectiveness can be seen from the decline in the country's largest source of income and the impact on increasing the poverty rate. The Ministry of Finance of the Republic of Indonesia released state budget data proving that current fiscal policy is not working well and shows an unstable graph. As in the use of the Baitul Maal which raised the economy during Umar's time, even though if we examine it again, Indonesia is a country with the largest Muslim majority which can greatly imitate or guide every decision issued by Umar bin Khattab.

Other differences can be seen from the APBN. During the time of Umar bin Khattab, the fiscal policies issued were based on the Al-Qur'an and Hadith as well as ijtihad-ijtihad carried out along with other friends. Meanwhile, the state budget system in Indonesia is not fully guided by the source of Islamic law (Fauzan, 2017).

Several previous studies have shown that the implementation of Umar bin Khattab's thoughts regarding fiscal policy plays an important role in supporting the country's economy. Nurma Sari's research (2015) concluded that zakat had a major position in fiscal policy in the early days of Islam. Besides zakat as a source of state revenue, zakat is also able to support state expenditures both in the form of government expenditure and government transfers. On the other hand, zakat is also able to improve the welfare of the people, especially the weak because zakat is a source of funds that will never dry up and run out. Research by Difi Dahliana et.al (2023) also concluded that Umar bin Khattab's fiscal policies were also very innovative in non-zakat instruments, although they were often considered controversial because their policies differed from those of the Prophet and the Caliphs before Umar bin Khattab. Umar bin Khattab's policy direction focuses on welfare, benefit, and economic equality, both for Muslims and non-Muslims. The research conducted by Muhammad Fauzan (2017) explains that the establishment of Baitul Maal as one of the fiscal policy instruments in an effort to improve people's welfare through the

implementation of the principle of a balanced budget at the beginning of his reign and using the principle of a surplus budget at the end of his reign. This policy is one of the keys to the success of his government in improving people's welfare.

Based on the above explanation supported by previous research, the writer is interested in conducting further research. This study aims to see how Umar bin Khattab's Policy Concept and how the Relevance of the Concept is if it is applied in Indonesia.

## **RESEARCH METHODS**

This research is categorized as library research, meaning that the research used uses searches of scientific works, both from books, magazines, journals, newspapers, papers, the internet, laws and other literature (Arikunto, 2019), namely everything related to Umar bin Khattab's thoughts which are devoted to Umar bin Khattab's economic thoughts on fiscal policy and its relevance in Indonesia. This research is based on qualitative data using a combination of library research techniques and views from informants. The process in this study includes describing and discussing the results of observations and interviews obtained, conducting analysis, concluding research results and providing suggestions. The data used is secondary data

Primary data sources come from reading books, literature or documents related to research, namely books that examine the thoughts of Umar bin Khattab, and are also equipped with the results of interviews with informants who understand the history of classical Islamic economic thought, regarding economic and financial policies sharia. The resource persons came from Professor of Islamic Development Economics, First Expert Drafter of Legislation at the Center for Drafting of Laws Expertise Body of the Secretariat General of the DPR RI, Academic of Islamic Politics/Observer of Middle East Political Policy, Adjunct Prosecutor/Head of Sub-Division for Civil Law Considerations District Attorney's Office of Kab. Sumedang, Academician in the Field of Sharia Economic Law/ Member of the MUI National Sharia Council for South Sumatra Province, Judge of the Religious Courts Certified in Sharia Economics, and Executive Officer of the Regional Office of the Director General of Customs and Excise in West Sumatra.

## **RESEARCH RESULTS AND DISCUSSION**

### **Results in this Research**

#### **Umar bin Khattab's Fiscal Policy Concept**

After the death of the Prophet, Umar bin Khattab was seen as a caliph who succeeded in developing and realizing Muslims in a wider community. Therefore, there are several characteristics in his leadership that are successful in the development of Muslims, both in the development of Muslims, both in social, political and economic life. In dealing with these problems, the Caliph Umar bin Khattab (from 12 H to 23 H/634 M to 644 AD) made several policies or breakthroughs that were different from the Prophet Muihammad saw and the Caliph Abu Bakr ra in the economic field to improve the economic life of the people and the country they lead (Rofii, 2020).

## **1. State Income at the Time of Umar bin Khattab**

### **a. Baitul Maal**

Along with the expansion of Islamic territory during the reign of Umar bin Khattab, state revenues also experienced a significant increase. This of course requires good management. After deliberating with the leaders of the companions, Caliph Umar bin Khattab decided not to spend the Baitul Maal assets directly but to expend them in stages as needed. Baitul Maal, which at that time was founded by Rasulullah saw, and continued by Abu Bakar Al-Shiddiq, further developed its function during the reign of Umar bin Khattab. The biggest contribution made by Caliph Umar bin Khattab was the development of a neatly organized administration (Alvia, 2022).

In historical records, in 16 H the construction of the Baitul Maal institution was motivated by the arrival of Abu Hurairah, who at that time was serving as Governor of Bahrain, bringing assets from al-Kharaj tax collection of 500,000 dirhams. Because of the very large number, Caliph Umar took the initiative to summon and invite deliberations of the companions regarding the use of the Baitul Maal. After a long discussion, Caliph Umar decided not to distribute the Baitul Maal's assets, but to keep them as a reserve fund, both for emergency purposes, payment of soldiers' salaries and other needs of the people. Furthermore, in the same year, Medina was established as the center of the Baitul Maal institution for the first time, followed by the establishment of branches in the provincial capital. To oversee the agency, appointed Abdullah ibn Iqam as state treasurer and Abdurrahman ibn Ubaid Al-Qari and Muayqab as his representatives. After the conquests of Syria, Sawad (Iraq) and Egypt, Baitul Maal's revenues increased substantially, the kharaj of Sawad reached one hundred million dinars and Egypt two million dinars (Umari, 2021).

In distributing the assets of the Baitul Maal, officials do not have the authority to make decisions related to the Baitul Maal even though they have the authority and responsibility. The wealth of the state is reserved for certain groups in society and must be used according to the principles of the Koran (Marimin, 2014). Baitul Maal property is considered as the property of the Muslims, while the Caliph and the amil only act as trustees. The state is responsible for providing food to widows, orphans and abandoned children; finance the burial of the poor; pay the debts of bankrupt people; paying diyat money for certain cases, such as paying a Shebani soldier who killed a Christian to save his life; as well as providing interest-free loans for commercial purposes, such as Umar who once borrowed a small amount of money for his personal needs (Saleh, 2019).

In distributing the Baitul Maal assets, caliph Umar bin Khattab established departments, namely the Department of Military Services, the Department of Justice and the Executive, the Ministry of Islamic Education and Development, and the Department of Social Security (Mubarok, 2021). In this case, it can be seen that Baitul Maal's role in state financial governance has a very important role coupled with the establishment of the Baitul Maal branch in the capital and the establishment of departments to make it easier for Umar bin Khattab to manage finances so that it is more structured.

### **b. *Kharaj***

During the leadership of the Prophet Muhammad, the number of paid kharaj was still very limited so that a detailed administrative system was not needed. During the reign of the caliph Umar, the Islamic territory expanded because many areas were conquered, both through war and peace. This raises a new problem. What policy will the state apply to the ownership of the conquered lands? The soldiers and prominent friends demanded that

the conquered land be distributed to those involved in the war while some other Muslims did not agree with this opinion.

To determine what policy to take over the ownership of the land, Umar held a meeting with military commanders and troop leaders in Djabiya. After a long debate, Caliph Umar decided to treat the lands as *fa'i*, and the same principle was used for future cases. Caliph Umar did not distribute the conquered lands to the Muslims, but allowed the land to remain with the owner on condition of paying *kharaj* and *jizya*. Umar had reasons for his policy, according to him the conquests carried out during his reign covered a very large area of land so that if the land was distributed it was feared that it would lead to landlord practices. Caliph Umar also forbade Arabs to become farmers because they were not experts. According to him, giving agricultural land to non-experts is tantamount to usurpating public rights. He also stressed that the state has the right to take over land that is not being used by its owners by providing sufficient compensation (Riza, 2017).

*Kharaj* itself is a special tax imposed by the state on productive lands owned by the people. Even in certain cases the state has the right to confiscate land that has the potential to be neglected by its owners for reasons of benefit. The amount of this type of tax becomes the state's right to determine it. And the state should determine the amount of this tax based on existing economic conditions. In withdrawing *kharaj*, the method used at the time of Umar bin al-Khattab was divided into two parts, namely *muqasamah* which was determined based on the results of the portion of the land, namely one third or half when the harvest was finished and had to be handed over to the Baitul Maal and *wazifah* which required the land owner to pay if it had passed. one year with applicable regulations. Umar set the tariff or *kharaj* amount and divided it based on productive and non-productive land. For productive land, the tariff rate is determined from the yield of the land after harvest. As for non-productive land, Umar set taxes after one year had passed. So it can be understood that the determination of *kharaj* is very necessary to anticipate the fulfillment of the welfare and benefit of the people (Al-Fadli, 2015).

### c. Zakat

At the time of the Prophet Muhammad, the number of horses in Arabia was very small, especially horses owned by Muslims because they would be used for personal needs and jihad. For example, during the Battle of Badr, the Muslim army, which numbered 313 people, only had two horses. At the time of the siege of the Bani Quraizha tribe (5H), there were 36 horses owned by the Muslim troops. In the same year, Hudaibiyah owned around two hundred horses. Zakat is obligatory on productive goods, so slaves or horses owned by Muslims at that time were not subject to zakat (Sari, 2017).

In the following period, horse breeding and trading activities were carried out on a large scale in Syria and in various other Islamic territories. Horses at that time had a fantastic sale value, it was narrated that a Taghlabi Arab horse was estimated to be worth 20,000 dirhams. Due to the growing horse trade, Muslims involved in the trade asked Abu Ubaidah, the governor of Syria, about the obligation to pay zakat on horses and slaves. Abu Ubaidah said that there is no zakat on either of them. Then, it was proposed to the Caliph that zakat obligations be stipulated on both of them. Finally, from that time on horse zakat was determined after that time there was a rejection by Caliph Umar. Zakat on horses is set at one dinar (Mudhiyah, 2016).

In Umar's time, Governor Taif reported that the owners of the beehives did not want to pay *ushr* but wanted the beehives to be legally protected. Umar said that if they

were willing to pay ushr then their hives would be protected. However, if they refuse, the hive will not get protection. According to the history of Abu Ubaid, Umar distinguished honey obtained from the mountains with honey obtained from the fields. The stipulated zakat is one-twentieth for the first honey and one-tenth for the second type of honey (Hayati, 2020). Zakat was originally required not to be set in terms and amounts, but was only required to meet the needs of the poor and needy. However, the obligation to pay zakat according to the level and nisab was determined when the Prophet migrated to Medina. During the caliphate of Umar, zakat income as state income was very abundant. Umar who was appointed caliph had issued a fatwa as his policy regarding zakat. Umar's policies regarding zakat are zakat on trade goods, zakat on gold and silver currencies, zakat on livestock, zakat on vegetables and fruits, zakat on honey sold not for consumption, and zakat on horses that are traded (Huda, 2017).

#### **d. Ushr**

Prior to the arrival of Islam, the payment of a tax (usyr) on buying and selling (maqs) was usually made by each tribe or group living in the countryside in the amount of ten percent of the value of goods or one dirham for each transaction. However, after Islam came and became a sovereign state in the Arabian Peninsula, the initiative was taken by the prophet to support trade by removing import duties between provinces. It is stated that the imposition of a tenth of agricultural produce to Manbij (Hierapolis) traders was narrated as the first policy during the time of Umar. The Manbij people were harbi people who asked permission from the caliph to enter the Muslim world in order to carry out trade by paying one-tenth of the value of the goods. Umar finally gave permission after consulting with several other friends. However, there was a special case when Abu Musa Al-Asy'ari wrote a message to Umar stating that Muslim traders were subject to a tenth tax on harbi land. Then it was suggested by Caliph Umar to repay them by imposing normal buying and selling taxes on them. The reason for the stipulation of the ushr law is that if it is not applied to the trade of disbelievers from their trade which is taken from their capital, then the price of their merchandise will be more expensive than that of the Muslims and in the end it will harm the Muslims themselves. So ushr must be established because infidels who come to Islamic countries with the aim of trading mostly carry out trade monopolies in Islamic areas plus in Islamic countries there are goods that are the same as those brought by infidels harbi (Batubara, 2022)

Umar bin Khattab also set usyr because of the increasingly widespread spread of Islam. With the increase in the spread of Islam, the usyr's income also increased. Caliph Umar implemented ushr because he saw that foreign countries set a tenth for everyone who passed through his country. Therefore, Umar wanted to know how much was taken from Muslim traders who passed through the country to trade. Ushr comes from the ijthad of the caliph Umar and the agreement of the friends after deliberation by Umar. Ijthad Umar bin Khattab are all goods carried by traders when crossing national borders either in the form of money or traded goods. Another ijthad that was carried out by the caliph Umar during his tenure as leader was to differentiate the taking of ushr's assets from Muslims, non-Muslim Dhimmi and traders who participated in fighting the Muslims. The ushr property is applied to the infidel dhimmi and not to the infidel Harbi, on the grounds that the dhimmi get protection from the Muslims. Meanwhile, for Harbi infidels, it is very difficult to ask usyr or their jizyah assets.

The ushr provisions that were applied during Umar's time were as follows:(Syamsuddin, 2021)

- 1) The ushr tax is applied only to trade assets, so that besides merchandise, no ushr tax will be imposed;
- 2) There are different versions of ushr tax in size levels. The most commonly set rate rate is 2.5% for Muslim trade, 5% for infidel dzimmih, and 10% for infidel harbi assuming the price of goods exceeds two hundred dirhams;
- 3) The Syrian vegetable and date trade tax is 50%. This is due to expedite the flow of food imports to the cities;
- 4) According to sources it is explained that the caliph Umar after some time, he lowered the percentage to 5% for oil and wheat. This was done to encourage the import of these goods in the city plus because the Muslims at that time really needed these two goods;
- 5) Caliph Umar also did not collect ushr tax twice a year even though the goods were renewed. This is because there was once a case of a Taghlibi who came to Islamic territory to sell his horse. The horse is worth 20,000 dirhams after being appraised by Zaid, an asyhir.

#### **e. *Ghanimah***

*Ghanimah* is the property seized by the Muslims from the disbelievers through war. In the massive expansion carried out by Umar, for example at the time of the conquest of the State of Syam. Many of the spoils of war were obtained by the Muslims. This is the basis for the ghanimah distribution policy made by Umar. The division of ghanimah is divided into three types, including:(Ridlo, 2013)

- 1) *Shaf* namely the spoils chosen by the head of state, this treasure may not be distributed.
- 2) One-fifth of the Shafi is distributed, one-fifth is for Allah, the Messenger, the Apostle's relatives, orphans, the poor, and Ibn Sabil. After the Apostle died, Abu Bakr stopped the portion of the Apostle and the Apostle's relatives, replacing him with the poor. Then, this was followed by Umar who distributed it to the poor, the poor, and Ibn Sabil.
- 3) Four-fifths were distributed among the soldiers who took part in the war

Regarding the army, Umar had several conditions for Islamic soldiers to get ghanimah, among other things, for soldiers who participated in the war, were independent, and were soldiers who had reached puberty (Ridlo, 2013).

#### **f. *Jizyah***

*Jizyah* at first it was only required for men not for women or children, because it was men who did the most wars while women and children did not participate in wars. If a dhimmi infidel converts to Islam, then the jizyah is removed from him. The Messenger of Allah said "there is no jizya for a Muslim" There are four groups who are obliged to pay the jizya, namely Ahl al-Kitab, the magi group, the mutad group, and the Christians from Bani Taghlib (Alfiah, 2017).

The jizyah policy of Umar bin Khattab is as follows:

- 1) Establishing jizya for men with the following standards: the rich with high income are subject to 48 dirhams, the middle class is 24 dirhams, and the poor are 12 dirhams;
- 2) Providing relief to the following groups, namely the poor temple guards and priests who only stay at home, old men who are no longer able to work and cannot do anything, and converts.(Syihab & Utomo, 2022)



### **g. *Fa'i***

In one of the commentary books, it is explained that *fa'i* wealth is obtained not from war but pure wealth obtained from unbelievers voluntarily without coercion. As explained in the commentary of Ibn Kathir, "*Fa'i* is property taken from unbelievers without any war in it and without the deployment of horses or camels." The division of the *fa'i* assets is divided into five parts as Umar believes that the *fa'i* assets are in the same distribution as the *ghanimah*, that is, one-fifth of the *ghanimah* is distributed to Allah and His Messenger, the Apostle's Relatives, Orphans, the Poor, Ibn Sabil. While the rest was distributed to those who took part in the battle. Umar once gathered people together and told them that he wanted to put this *fa'i* treasure in its place so that everyone could benefit (Jajuli, 2017b).

If we look at the policies used by Umar bin Khattab, it can be concluded that according to Umar, one-fifth of the *fa'i*'s property must be taken. The use of one-fifth of the *fa'i* assets is used like the use of one-fifth of the spoils (*ghanimah*). Umar abolished the division of *fa'i* assets for the Apostle's relatives because Umar in his *ijtihad* that sura al-Hashr which discusses *fa'i* assets mentions that the Apostle's relatives receive a share, then Umar edited the verse with sura al-Anfal which discusses the distribution of *fa'i* assets. *ghanimah* that the verse does not mention the part that must be received by the relatives of the Apostle (Ridlo, 2013).

## **2. State Expenditure Policy in the Era of Umar bin Khattab**

In setting his policies, Caliph Umar used the Al-Quran and Hadith as a guide. In addition, Umar also continued the policies of the Prophet Muhammad and the caliph Abu Bakr as-Siddiq. However, in the policies implemented by Umar, he added policy reforms taking into account the benefit of the people at that time. Thus, the caliph Umar bin Khattab applied the principle of justice in distributing the assets of the Baitul Maal. According to him, in determining a person's share of state assets, the difficulties encountered must be taken into account, therefore, justice in fighting for Islam must be maintained and rewarded as well as possible (Alfiah, 2017).

### **a. Classification and Allocation of State Income**

State revenue that has been obtained will be used in various general financing. It is divided into four parts of state spending, namely: (Hayati, 2020)

- 1) Specifically to issue zakat assets, namely the poor, people who handle zakat, people who are captivated by Islam, slaves, people trapped in the forest, Sabilillah and Ibnu Sabil.
- 2) Specifically for the expenditure of one-fifth of the loot, that is for Allah SWT.
- 3) Especially for the expenditure of assets given to the Baitul Maal in the form of found items and legacies that have no heirs. Then this income will be given as *infaq* to the poor.
- 4) Especially for public benefit financing. In this case, it is used from sources of income, *jizyah*, *kharaj* and *ushr*.

### **b. Allowances**

The amount of allowance for each group per year varies. Aisyah and Abbas ibn Abdul Muttalib got 12,000 dirhams. The wives of the prophet besides Aisha get 10,000 dirhams. Ali, Hasan, Husain and the warriors of Badr got 5000 dirhams. Uhud Warriors and migrants to Abyssinia got 4,000 dirhams. The Muhajirin before the Fathul Makkah

incident received 3,000 dirhams. As for Meccans who are not part of the Muhajirin, they receive an allowance of 800 dirhams, residents of Medina 25 dinars, Muslims living in Yemen, Syria and Iraq receive an allowance of 200 to 300 dirhams, as well as newborn and unrecognized children -each got 100 dirhams. In addition, the Muslims receive a pension in the form of wheat, oil, honey and vinegar in a fixed amount (Firdaus, 2013).

### **c. State General Expenditures**

In general, there are 3 types of expenses that are the policies of Umar bin Khattab, namely: (Israil, 2016)

- 1) Issuance of Zakat to people who are entitled to receive zakat are the needy, the poor, amil zakat, converts, liberating slaves, people who are in debt, people who strive fi sabilillah, and travelers. These eight groups were entitled to receive zakat during the caliph Umar. However, caliph Umar once stopped giving zakat funds to converts, freed slaves and gave zakat to one ahlul bait.
- 2) One-fifth of the spoils; those who are entitled to receive the spoils of war are for Allah, the apostle, the apostle's relatives, orphans, the poor and ibn sabil.
- 3) Public Facility Financing; Public benefit financing includes all financing of state apparatus and the provision of services to the people, such as paying employees who work in state offices, financing social services, insurance and financing for various public places and housing as well as plans made by the state for the benefit of citizens.

## **Discussion in this Research**

### **The Relevance of Umar bin Khattab's Fiscal Policy in Indonesia**

#### **1. Baitul Maal and Ministry of Finance**

Baitul Maal is one of Umar's greatest contributions in forming a good administration in running the wheels of government. Caliph Umar made a policy by permanently establishing the Baitul Maal in the capital city and then building its branches in the regions. Umar did this so that he could manage state finances as an emergency reserve, finance the army and other needs for the Ummah. The basic purpose of creating Baitul Maal is to oversee assets and manage collection and expenditure matters (Zahro, 2019).

Glance at the government in Indonesia. The Indonesian government also has institutions or agencies that act as financial managers. If at the time of Umar the Baitul Maal was built, then in the government in Indonesia state finances were managed by the Ministry of Finance of the Republic of Indonesia. Judging from the objectives of the establishment of this financial management institution, it can be seen that these two institutions have the same goal as executors of fiscal policy.

The similarities and differences between the Baitul Maal Concept at the time of Umar bin Khattab and the Ministry of Finance of the Government of Indonesia can be seen from 3 things (Tho'in, 2020):

- a. Based on their function, it can be seen that both the Baitul Maal and the Ministry of Finance have the same role as institutions that regulate state fiscal policy.
- b. Based on its management, it can be seen that the Baitul Maal Management and the Ministry are both managed by a Coordinator appointed by the State Leader. Baitul Maal is managed by the State Treasurer appointed directly by Umar bin Khattab, while the Ministry of Finance is led by a Minister who is directly appointed by the President.
- c. Based on the State Guidelines, it can be seen that there are fundamental differences in the sources of law as the basis for the implementation of the State Institutions

specifically in charge of Finance. Baitul Maal is guided by the Al-Qur'an and Hadith as well as *ijtihad-ijtihad* with friends, while the Ministry of Finance is guided by the laws in force in Indonesia.

Umar bin Khattab also divided state revenue (foreign exchange) and distribution of state revenue (state spending) into four parts, namely: (Jajuli, 2017a)

- a. Zakat and Usyur; this income is distributed at the local level and if there is a surplus, the rest of the income is kept in the central Baitul Maal and distributed among the eight *ashnaf*.
- b. *Ghanimah (khums)* and Alms; this income is distributed to the poor or to finance their welfare regardless of whether one is a Muslim or not.
- c. *Kharaj, Fa'i, Jizyah, Ushrand* Land Lease; this income is used to pay pension funds and relief funds as well as to finance operational costs for the administration of military needs, and so on.
- d. Other income; this income is used to pay workers, care for abandoned children, and other social funds.

The State Budget regulator from the Ministry of Finance is very different from the State Budget arrangement during the time of Caliph Umar bin Khattab. State revenue is only divided into two, namely tax revenue and non-tax revenue. Tax revenues consist of income tax, value added tax, land and building tax, excise, and other taxes which are categorized as domestic taxes and international trade taxes, namely import and export duties. Meanwhile, Non-Tax State Revenue consists of natural resource revenue, Public Service Agency revenue in each government agency based on financial independence, other non-tax revenue and separated state assets. In the state income report, it is also written down the acceptance of grants received from companies or foreign governments for Indonesia, both in the form of foreign exchange, rupiah, as well as goods and/or services. The purpose of collecting APBN funds, both from tax and non-tax revenues and grant receipts, are all combined into one and put into the state treasury to then be issued through state policy. Expenditures State spending is divided into 2 parts, namely central government spending and transfers of funds to the regions, including village funds. everything is combined into one and put into the state treasury to be issued through state policy. Expenditures State spending is divided into 2 parts, namely central government spending and transfers of funds to the regions, including village funds. everything is combined into one and put into the state treasury to be issued through state policy. Expenditures State spending is divided into 2 parts, namely central government spending and transfers of funds to the regions, including village funds.

Judging from the purpose of spending, basically the two policies have the same mission, namely for the public good. However, there are fundamental differences regarding the state treasury post. In Umar's time, the state treasury posts were separated according to income and issued according to the specific distribution objectives set by the Government. Meanwhile, the Government of Indonesia combines all revenues and releases them according to the APBN planning.

Researchers conducted interviews regarding the implementation of Baitul Maal in Indonesia with K. Zulfan Andriansyah (2021) as the First Expert Drafter of Legislation at the Center for Drafting Laws Expertise Body of the Secretariat General of the DPR RI that the practice of Baitul Maal in taxation and budgeting practices that apply in several countries is known as earmarking taxes or earmarking revenues. Where tax revenue or other revenue from a tax object/revenue is allocated specifically to certain sectors. In

Indonesia, the practice of earmarking taxes has been partially implemented, especially with regard to several regional taxes such as the street lighting tax. Zulfan emphasized that as a whole (all sources of revenue) earmarking to certain sectors is very difficult to apply. This is based on the division of public service authorities and revenues between levels of government (central, provincial and district/city) and this authority is divided into mandatory and optional. With this division of authority, earmarking taxes will be difficult. The implementation of earmarking taxes itself is only possible at the non-central regional government level. The practice of Baitul Maal or earmarking taxes in Indonesia has been implemented partially, but according to Zulfan it is not possible and very difficult to apply if earmarking taxes are fully implemented in Indonesia.

The above opinion is reinforced by the statement of Maya Panorama as Professor of the Faculty of Islamic Economics and Business at UIN Raden Fatah Palembang(2021)who said that Earmarking Taxes could not be fully implemented in Indonesia due to several factors. The first factor is because Indonesia has two economies in which Indonesia is committed to conducting a system economic duel, namely a sharia-based system and a conventional-based system. The second factor is because the application of earmarking taxes is only intended for regional development fund allocations but in certain sectors. Then regarding the allocation of funds for the Baitul Maal which differentiates treasury posts according to their distribution, this is because the fiscal policy at the time of Umar bin Khattab was managed by one body, namely the Baitul Maal so that the allocation of funds could be issued according to the specific purpose of distribution. Meanwhile, in Indonesia funds are not managed by a single shelter, such as zakat managed by Baznas. So, it can be concluded that the Baitul Maal and the Ministry of Finance are partially relevant to be implemented but only for the regional scope because fully implementing the Baitul Maal concept is very difficult to do in Indonesia.

Pendapat tersebut di atas diperkuat dengan pernyataan Maya Panorama selaku Guru Besar Fakultas Ekonomi dan Bisnis Islam UIN Raden Fatah Palembang (2021) yang mengatakan bahwa *Earmarking Taxes* tidak bisa diterapkan secara penuh di Indonesia karena beberapa faktor. Faktor pertama karena Indonesia memiliki dua ekonomi yang mana Indonesia berkomitmen untuk melakukan duel ekonomi sistem, yaitu sistem berbasis syariah dan sistem berbasis konvensional. Faktor kedua karena penerapan *earmarking taxes* hanya diperuntukkan untuk alokasi pembangunan dana daerah tetapi pada sektor-sektor tertentu. Kemudian terkait pengalokasian dana untuk Baitul Maal yang membedakan pos perbendaharaan sesuai pendistribusiannya hal ini dikarenakan kebijakan fiskal di zaman Umar bin Khattab dikelola oleh satu badan yaitu Baitul Maal sehingga pengalokasian dana bisa dikeluarkan sesuai kekhususan tujuan pendistribusian. Sedangkan di Indonesia dana-dana tidak dikelola oleh satu badan naungan, seperti misalnya zakat yang dikelola oleh Baznas. Jadi, dapat disimpulkan bahwa Baitul Maal dan Kementerian Keuangan relevan secara parsial untuk diterapkan namun hanya untuk ruang lingkup daerah Karena menerapkan konsep baitul Maal secara penuh sangat sulit dilakukan di Indonesia.

## **2. Zakat Policy during the Caliph Umar bin Khattab and Zakat Policy in Indonesia**

Zakat is one of the five pillars of Islam. Apart from saying the shahada and praying, a person can be said to be a Muslim and his Islam is recognized if he has carried out zakat, according to Allah's word: "If they repent, establish prayer, and pay zakat, then they are your brothers and sisters in the same religion." (At-Taubah: 103). In addition, zakat actually has a significant effect on the welfare of society if it can be managed properly. Zakat has a

role in economic growth, among others, as an important tool in the currency repair function, as an addition and development of assets, can create economic balance, and can realize social balance. This has been utilized by Umar bin Khattab in his leadership. Caliph Umar managed zakat funds very well by making zakat as the main state income. After the caliph Abu Bakr fought people who were lazy to pay zakat, state revenues increased significantly and were very abundant (Jajuli, 2017b).

When viewed at the present time, in fact zakat is not the main income of the Indonesian state as it was during the time of Umar bin Khattab. The Indonesian people give zakat like alms directly to those in need or through their management institutions. In the context of the state, zakat should be a major part of state revenue by entering into the framework of the state's fiscal policy. Zakat should also be managed by the state and enforced in laws and regulations to regulate various aspects of zakat. Zakat will always be collected by the state as long as there are still people who are obligated to pay zakat, and this obligation will not be stopped even though the zakat assets collected at the Baitul Maal are abundant while the person receiving it is not in the country. So,

Zulfan(2021)explained that zakat as a fiscal policy is difficult to implement. This is based on the principle that zakat is a religious obligation, not an obligation according to the state and is only specific to Islam. Meanwhile, tax as one of the fiscal instruments is a mandatory rule according to the state but not obligatory according to religion and is universal. This confirms that, it is difficult to make zakat as one of the sources of revenue in the APBN, although it could be earmarked for Islamic religious development and services. Its management prioritizes the principles of good clean governance. With centralized the positive impact of zakat which is then distributed will be more effective and can promote regional equity and individual zakat management. Zulfan also views that zakat and taxes are two different things. Zakat is an obligation to religion while taxes are an obligation to the State.

Researchers also conducted interviews with other informants, namely Kiki Mikail as Academician in Islamic Politics/Middle East Political Policy Observer (2020) that mIt is difficult to create an institution or state institution regarding zakat. Even if this is done, there must be a legal umbrella first. Will the government and the DPR agree on the formation of an official body or institution that takes care of and specifically manages zakat. To implement zakat as a fiscal policy, an institution or state institution regarding zakat must be formed. However, this is difficult to realize, even if it is done it must be based on a law approved by the government. This opinion was reinforced by Maya Panorama (2021) which explains that zakat is an obligation made by religion while taxes are an obligation made by government regulations. In Indonesia, taxes and zakat cannot be generalized, because in the time of Umar with a large circle of Muslim population, zakat was subject to zakat while Indonesia could not apply zakat obligations to all people because again Indonesia was not an Islamic state so the regulations used were carried out in accordance with the administrative republic. So, the solution is that the Amil Zakat Agency must be proactive to the Muslim community to remind the obligation and zakat can also be used as productive zakat, such as skills development training so that zakat funds can have more benefits.

So, it can be concluded that zakat is irrelevant for implementation in Indonesia as a fiscal policy because Indonesia accommodates six religions that are recognized and legal in the eyes of the State so that zakat cannot be used as a rule for all religions.

### 3. *Ghanimah* and RUPBASAN

War in Islam is aimed at spreading the goodness of Islam to the whole world. Fighting tyranny was not only carried out during the Islamic civilization. Indonesia is also currently struggling against tyranny that continues to colonize Indonesia. If at the time of Islamic civilization, Islam fought against infidels, then it was different from Indonesia which fought against corruption. *Ghanimah* resulting from the war against infidels, has similarities in the spoils resulting from the war against corruption in Indonesia. The confiscated assets are stored in the State Storage for Confiscated Objects or known as Rupbasan. Rupbasan itself is a place for confiscated goods from the state. However, there are differences in the management of *ghanimah* and confiscated goods in Rupbasan. One-fifth of *Ghanimah* is distributed to the poor or to finance their welfare regardless of whether he is a Muslim or not and the rest is distributed to those who take part in the war. Meanwhile, the management of confiscated goods is the authority of the prosecutor/investigator or official who has authority as evidence in a criminal case, namely that an auction will be held for these items. Based on the decision of the Attorney General of the Republic of Indonesia Number KEP-089/JA/8/1988 concerning the Settlement of Seized Items: Meanwhile, the management of confiscated goods is the authority of the prosecutor/investigator or official who has authority as evidence in a criminal case, namely that an auction will be held for these items. Based on the decision of the Attorney General of the Republic of Indonesia Number KEP-089/JA/8/1988 concerning the Settlement of Seized Items: Meanwhile, the management of confiscated goods is the authority of the prosecutor/investigator or official who has authority as evidence in a criminal case, namely that an auction will be held for these items. Based on the decision of the Attorney General of the Republic of Indonesia Number KEP-089/JA/8/1988 concerning the Settlement of Seized Items:

- a. Article 1, evidence based on a court decision that has obtained legal force remains declared confiscated for the State.
- b. Article 3, the settlement of confiscated goods is carried out by selling at auction through the State Auction Office or used for the benefit of the State, social interests or damaged to the point that they can no longer be used.
- c. Article 4, the grace period for completing the confiscated goods is no later than four months after the court decision obtains permanent legal force.

Researchers conducted interviews with Merlysa Prima Zufnias Adjunct Prosecutor/Head of Sub-Division for Civil Legal Considerations at the District Attorney's Office. Sumedang(2021)that all matters related to the stolen property will be returned to the state and the state has full rights over the confiscated property. From the results of these interviews, the authors draw the conclusion that the state's confiscated goods will be auctioned off. The proceeds from the auction of the confiscated goods will be put into the State treasury. As Merlysa said, all loot belongs to the State and will be returned to the State. The author also conducted interviews with other sources, namely Fadilah Mursid as Academic in the Field of Sharia Economic Law/ Member of the MUI National Sharia Council for South Sumatra Province (2020) that the *ghanimah* and confiscations applied in Indonesia may not be exactly the same, but in substance when viewed from the Criminal Code rules, the law on corruption or the rules on auctions. When there is a criminal act of corruption, the crime can be confiscated then the confiscated assets will be returned to the State. According to him, the substance of *Ghanimah* and the confiscated assets have similarities even though the mechanisms are different. From the results of the interview,

Fadilah Mursyid said that in substance Ghanimah and State confiscated goods/seized goods have similarities, although they are not exactly the same and the mechanisms are different. Because in essence, both Ghanimah and Rupbasan will function as the interests of the State.

It can be concluded that Ghanimah and Rupbasan have no relevance because in essence Ghanimah is intended for war purposes while in Indonesia there is no war so Ghanimah cannot be applied in Indonesia. Even so, Ghanimah and Rupbasan have the same concept, namely for the benefit of the state and all policies will be returned to the state.

#### **4. Tax Policy in the Era of Umar bin Khattab and Tax Provisions in Indonesia**

##### **a. *Kharaj* and Building Land Tax**

*Kharaj* itself is a tax set on land as much as the yield or money per unit of land. Whereas in Indonesia a tax on land is also set, namely land and building tax. Land and Building Tax is determined based on the condition of the land and buildings. The basis for calculating the PBB is the multiplication of the 0.5% rate with the NJKP (taxable selling price). Meanwhile, NJKP can be obtained from 20% NJOP (sales value of tax objects). The *Kharaj* applied tariffs based on the yield of the portion of the land, namely one third or half when the harvest was finished and the tax on each piece of land when it had passed one year. While PBB is also set on land and buildings. As for agricultural products, Indonesia applies taxes on them in the form of agricultural product taxes.

From the results of an interview with Mashudi Daud Hakim as the South Jakarta Class IA Religious Court (2023) related to *Kharaj*'s policy that the conditions in Indonesia, which in fact is a Pancasila state with 6 recognized religions, cannot be equated with Umar's government and can even be said to be difficult to implement. Umar bin Khattab required *kharaj* for non-Muslims because they were not required to pay *zakat* on crops. As for Indonesia, PBB is only for land and buildings, not for plantation products. In its implementation, all forms of buildings and land receive the same tax formulation provisions, all land and buildings are subject to PBB based on the NJOP determined by each region. PBB does not include taxes on natural products because this is regulated separately in the Agricultural Products Tax.

So it can be concluded that *kharaj* is not relevant to be applied in Indonesia. The potential to maximize revenue by making policies on tax objects can increase state revenues. However, the PBB revenues obtained must be allocated optimally for the benefit of the people, such as during the time of Umar bin Khattab. So it can be concluded that *kharaj* is not relevant to be applied in Indonesia but PBB can be maximized by considering *maqashid sharia*.

##### **b. *Ushr* and Import Duty**

*Ushr* known as trade taxes or import duties. *Ushr* is set only on goods worth more than 200 dirhams (Al Hasan & Iman, 2017). *Ushr* initiated by Umar set taxes only once a year even though traders entered the Arab region more than once a year. As with the trade tax policies imposed in the Arab region. Indonesia also applies the same thing regarding trade taxes in and out of Indonesian territory, namely import and export duties. Although both are applied to trade taxes, *Ushr* and import duties have differences in the way they are collected. Caliph Umar took *usyr* to three groups namely Muslims, infidels *zimmi*, and infidels *harbi*. In this case, the three groups have 3 different tax rates. There are different

versions of usyr tax in size levels. The most commonly set rate rates are 2.5% for Muslim trade, 5% for infidel dzimmih (Alfiah, 2017).

Import and export duty rates are set in accordance with Minister of Finance Regulation Number 199/PMK.010/2019 concerning Customs, Import and Tax provisions. The Usyr tariff collection is adjusted to the three groups as described above, while the Import Duty tariff collection is adjusted to the FOB (Free On Board). The author conducted an interview with King Martua Harahapas Executing Officer as Executing Employee of DJBC West Sumatra Regional Office (2021) that the imposition of tax rates is through the approval of the DPR with consideration (adjusting to changing times). Determination of import duty rates is also collected based on the characteristics that have been regulated by law. These characteristics are divided into four, namely: consumption needs to be controlled, circulation needs to be monitored, its use can cause negative effects on society or the environment, its use requires the imposition of state levies for the sake of justice and balance. According to him, the four characteristics above are determined for the sake of justice and benefit. For example, the imposition of entry on cigarettes because, like the last point, the imposition of state levies must be determined for the sake of justice and balance.

It is understood that the determination of tariffs for the characteristics of import duties that have been regulated in the law is determined for the sake of justice and benefit. Just like the ushr which is determined for the benefit of its people. It can be concluded that usyr is relevant to import duties. However, the practice of import duties applied in Indonesia has been adjusted to the policies issued by the government.

### **c. *Jizyah***

*Jizyah* is a tax set on non-Muslim men, free, mature, intelligent, healthy and strong as a balance for their own security. So, it is clear that *Jizyah* is stipulated for citizens in order to maintain personal security, property, survival, justice and welfare, as well as the state treasury in carrying out state tasks in the government sector. In the Indonesian government, the *jizyah* was not determined as it was during the Islamic government. Mashudi Dawud (2023) explained that in the context of the Pancasila state, Indonesia consists of six religions that are recognized and given freedom for their adherents. The spirit of tolerance must be enforced in all religions that are recognized and given guarantees in practicing their religion and belief, this is stated in article 29 of the Constitution of the Republic of Indonesia. It can be understood that issues concerning people's freedom of religion are very risky issues and struggle with religious discrimination. Therefore, *jizyah* is irrelevant in Indonesia, which applies the 1945 Constitution as a legal basis and guarantees freedom of belief for all its citizens.

### **d. *Fa'i* Policy**

*Fa'i* assets are assets obtained from non-Muslims in a state of peace or after the end of a war. Like the *jizyah*, *fa'i* assets also cannot be determined in Indonesia. Indonesia is not a region where war is going on between Muslims and infidels. Indonesia is actually a peaceful country in which Muslims and non-Muslims live side by side. Both are bound as Indonesian citizens who have the obligation to pay taxes. If in the end this is implemented in Indonesia it will trigger divisions and hostility between religious communities in Indonesia. This opinion was reinforced by Mashudi Daud (2023) that there were differences in the conditions at the time of the Prophet and the Rashidun Khulafaur with



the conditions and conditions in Indonesia. So, Fa'i cannot be relevant in Indonesia. So it can be understood that the conditions in Indonesia have different conditions from the time of the Prophet and the Rashidun Khulafaur. Therefore, fa'i policies in Umar's time were irrelevant to the situation in Indonesia. Because it can lead to divisions between religions.

Indonesia which is based on Pancasila is actually very relevant to Islamic economic values. The orientation of the Islamic Economy which brings benefit to the people is strongly supported by the concept of justice in the five precepts of Pancasila. That is what became the basis of Umar bin Khattab's thoughts on the welfare of his people. With the growing Islamic economic spirit in Indonesia, it will increasingly pave the way for implementing the concepts of various Muslim leaders for the common good, although in different ways and policies but with the same goal, namely achieving prosperity (falah). Maya Panoramic (2021) said that the concepts of Muslim economist thought have the possibility to be applied. Because conventional economics originates from Islamic economics, then Islamic economics is stagnant and conventional economics develops. As a human being of course he will look for a better one, when he does something then fails of course he will dance a better tool. If Islamic economics is to be implemented in Indonesia, Islamic economics must first prove that Islamic economics is a good tool and covers the shortcomings of conventional economics. So it can be understood that the concepts of Islamic economic thought are possible to be implemented in Indonesia and are in line with the principles implemented in Indonesia.

## CONCLUSION

Based on the results of the research and discussion on Umar bin Khattab's analysis of economic thought regarding fiscal policy and its relevance in Indonesia, it can be concluded that Umar bin Khattab in setting his policies considered maqashid sharia with the aim of benefiting Muslims and the progress of the country he leads. State revenue consists of zakat as the largest state income, kharaj, ghanimah (1/5 of the spoils of war), usyr, jizyah, and fa'i. The funds obtained are well managed by Baitul Maal as the State finance/treasury management body. Baitul Maal is also equipped with several departments so that state finances can be managed in a structured and systematic manner. The relevance of Fiscal Policy according to Umar bin Khattab regarding Fiscal Policy in Indonesia, namely the Baitul Maal and the Ministry of Finance, and usyr and Import Duty. While those that are not relevant are Zakat as a fiscal policy, ghanimah and Rupbasan, kharaj and Land Building Tax, jizyah, and fa'i. Even though the concept of fiscal policy at the time of Umar bin Khattab could not be relevant in Indonesia, researchers hope that the spirit that was built after Umar bin Khattab for the welfare of the people according to the principles of Islamic economics, can be emulated by the Indonesian government even though with different instruments. The researcher hopes that research on the Relevance of Umar bin Khattab's Fiscal Policy in Indonesia is a start in exploring the concepts of Islamic economic figures for the benefit of the future. And actually this study can be continued with a better evaluation. Discussions such as political policies, economic policies, leadership patterns are expected to be studied in more depth.

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