

The *Jizyah* Concept as the Source of *Baitul Maal* in Supporting the Country's Economy

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Abstract

Jizyah is one of the sources of income of baitul maal. Jizyah is an obligation/compensation for the protection of life, property, worship, and military responsibility. Jizyah is defined as a tax paid by non-Muslims. Baitul maal is an institution that has a duty to manage the property of the state, both in the form of income and state expenditure. The modern baitul maal can be interpreted as a financial minister or Indonesian bank that can perform actions in the field of budget and revenue of the state with a view to influence the economic path. This research aims to know if the concept of jizyah can be a source of baitul maal in supporting the country's economy. Research uses a library approach by using analysis content to analyse both primary and secondary data. Then write it with a descriptive method. As for the results of this study, Indonesia is one of the democratic countries, so it is not able to collect taxes only from the kafir dzimmi (non-Muslim). Therefore Indonesia applies various taxes to the community, such as income tax (PPh), value added tax (VAT), sales tax on luxury goods (Vat BM), stamp duty, land and building tax (PBB), land and building rights acquisition (BPHTB) as state income.

Keywords: *Jizyah, Baitul Maal, Country's Economy*

Introduction

Prophet Muhammad is the first Islamic country pioneer in the world, it is Islamic State of Madinah. This country was built with Islamic spirit and *tauhid*, which was implanted by the prophet Muhammad to its inhabitants early. To reach *falah* at the time, the prophet Muhammad and prophet's best friend established an institution that governs the state's finances. Ranging from revenues to distribution of *maal*. So that government's employees, warlords, poor and non-Muslims get their right.¹

The meaning of *baitul maal* cannot be found in the Qur'an. Contextually, in the Qur'an is explained about the people who are eligible to receive *zakat* and explained also about the work to collect and distribute *zakat*. More importantly, explained also about the recording in *aqad* and transactions regarding finance and debt.²

Baitul maal was born during the prophet's leadership and continued during Khulafaurrasyidin's leadership. *Kharaj*, *jizyah*, *ghanimah*, *fai*, *zakat*, *ushr*, *waqf*, and charity are the sources of income of *baitul maal*.³ When the treasures are collected in *baitul maal*, *amil*/ officer *baitul maal* will immediately distribute the property for the purpose of the state in general. Like seven groups that are eligible to accept *zakat*, welfare of children and society, infrastructure, casualties, compensation, costs of war/military, etc.⁴

From these era of success, there are certainly many wisdom and lessons that can be taken for the finances of the state in modern era. So that it can advance the country's economy and attain the level of welfare for all people. Like the *jizyah* concept, the concept of *baitul maal*, etc. So that Indonesia can make *baitul maal* as a reference, so that our financial system can be more directional to make the people get a welfare. From the above background, this research aims to know if the concept of *jizyah* can be a source of *baitul maal* in supporting the country's economy.

Methodology

¹Ahmad Munir Hamid, "Peran Baitul Mal dalam Kebijakan Publik", *Jurnal Adilla: Jurnal Ekonomi Syariah*, Vol. 1 No. 1, 2018, 96-97.

²Mustaring, "Eksistensi Baitul dan Peranannya dalam Perbaikan Ekonomi Rumah Tangga dalam Era Masyarakat Ekonomi ASEAN", *Jurnal Supremasi*, Vol. 11 No. 2, 2016, 119.

³Ahmad Munir Hamid, "Peran Baitul Mal dalam Kebijakan Publik"..., 104-106.

⁴Ria Khoirunnisa dan Muhammad Ghazali, "Konsep Pengelolaan Keuangan Islam Menurut Pemikiran Abu Ubaid", *Jurnal Ekonomi dan Bisnis Islam*, Vol. 4 No. 1, 2018, 206.

This article uses a historical approach to explore and see more clearly the facts that occurred during the Umar leadership in relation to the *baitul maal* through references or books relating to the history of the leadership of caliph Umar ibn Khattab. The research uses literature type by using analysis content to analyze both primary and secondary data with attention to text.⁵ After the process was passed, the author wrote this article with a descriptive method, by describing, illustrating and writing systematically factual and accurate on historical facts so as to obtain wisdom or lessons related to the management and distribution of *baitul maal*.⁶

Definition of Jizyah

Jizyah is the obligation given by the government as compensation for the protection of life, property, worship, and military responsibility. *Jizyah* taken from non-Muslim *dzimmi* who living in the Islamic region, with payment term based on the ability of material from the payer and can be paid individually or collectively, this payment is permanent, unless the non-Muslim *dzimmi* move to the Islamic religion.⁷

Jizyah can also be defined as a tax paid by non-Muslims for compensation of socio-economic facilities, welfare services, and security guarantees that they receive from the Islamic State. *Jizyah* is not obligatory for non-Muslim who do not have the ability to pay because of its poverty.⁸

Although *jizyah* is required, but in Islamic teachings there is a special term that the *jizyah* only applied to the all of adult male non-Muslim who is able to pay. While for women, olds, and pastors are not required.⁹

Definition of Baitul Maal

Baitul maal is derived from the Arabic word *al-bait* which means home, and *al-maal* which means treasure. Epistemologically, *baitul maal* means home to collect or save the treasure. As for the

⁵Bambang Prasetyo dan Lina Miftahul Jannah, *Metode Penelitian Kualitatif* (Jakarta: PT Grafindo Persada, 2005), 67.

⁶Moh. Nazir, *Metode Penelitian* (Jakarta: Ghalia Indonesia, 1988), 32-34.

⁷Ahmad Munir Hamid, "Peran Baitul Mal dalam Kebijakan Publik"..., 105.

⁸Lilik Rahmawati, "Sistem Kebijakan Fiskal Modern dan Islam", *OECONOMICUS: Journal of Economic*, Vol 1 No. 1, 2016, 37.

⁹Ahmad Munir Hamid, "Peran Baitul Mal dalam Kebijakan Publik"..., 113.

terminologically *baitul maal* defined an institution that has a special task to handle the property of the people, both in the form of income and state expenses.¹⁰

Baitul maal can also defined physically as a place to save and manage all kinds of assets that are the income of the country.¹¹ At the prophet Muhammad era *baitul maal* itself played an active role in distributing the loot of war while in the caliph Umar era *baitul maal* itself has a growing function not only distribution of the loot of war, but developed into institutions that govern treasure of state.¹²

Baitul maal is an institution that has a special task to handle the property of the people, both in the form of income and expenses of the state. Thus, every asset such as land, building, mining goods, money, trading commodities and other property, legally that property is *baitul maal's* treasure that has actually entered into the storage of *baitul maal* or not.¹³

Baitul maal is a very dominant institution in an Islamic economy where the institution is carrying out the economic and social functions of an Islamic state. *Baitul maal* is the role of state treasurer which manages the state finances using accumulated funds derived from *zakat, kharaj, khums, fay'* and others. The utilization is to develop programs of economy, social, defence, security and the dissemination of Islamic jurisprudence.¹⁴

State Economy/State Fiscal Policy

Fiscal policy or in another name fiscal politics, can be defined as a government action in the the state budget and expenditure with the intention to influence the course of the economy.¹⁵ According to the dictionary of Indonesian language, fiscal policy is government policy that related to tax and state income. Then according to the conventional economy, fiscal means a government step to make changes in the tax system or in the spending in the macroeconomics

¹⁰Lilik Rahmawati, "Sistem Kebijakan Fiskal Modern dan Islam" ..., 32-33.

¹¹Mustaring, "Eksistensi Baitul dan Peranannya dalam Perbaikan Ekonomi Rumah Tangga dalam Era Masyarakat Ekonomi ASEAN" ..., 119.

¹²Ahmad Munir Hamid, "Peran Baitul Mal dalam Kebijakan Publik" ..., 103.

¹³Haniyah Indayani, *Pengelolaan Keuangan Publik di Indonesia Ditinjau dari Perspektif Ekonomi Islam* (Jakarta: UIN Syarif Hidayatullah Jakarta, 2010), 27.

¹⁴Ahmad Munir Hamid, "Peran Baitul Mal dalam Kebijakan Publik" ..., 103.

¹⁵Nuruddin Muhammad Ali, *Zakat sebagai Instrumen dalam Kebijakan Fiskal* (Jakarta: PT Grafindo Persada, 2006), 88.

(government expenditure).¹⁶

The conclusion of the above definition is in accordance with Gusfahmi's opinion that fiscal policy is a policy conducted by the government in the field of finance, including state income, state expenditure and debt. These three components are contained in a single entity, namely the state budget of income and expenditure (APBN). As taxes include the revenue (acceptance) of the state, while the state revenue is a component of fiscal policy.¹⁷

وَأَعْلَمُوا أَنَّمَا غَنِمْتُمْ مِنْ شَيْءٍ فَإِنَّ لِلَّهِ حُكْمَهُ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ
وَالْمَسَاكِينِ وَأَبْنِ السَّبِيلِ إِن كُنْتُمْ آمَنْتُمْ بِاللَّهِ وَمَا أَنْزَلْنَا عَلَىٰ عَبْدِنَا يَوْمَ الْفُرْقَانِ
يَوْمَ التَّفَىٰ الْجُمُعَانَ وَاللَّهُ عَلَىٰ كُلِّ شَيْءٍ قَدِيرٌ

"Know, indeed, what you can get as a loot of war, then one fifth for God, the prophet, relatives of the prophet, orphans, poor people and Ibnussabil, if you have faith in God and what we have sent to our servant (Muhammad) on furqaan day, the day of the theme of two troops. And Allah is omnipotent over all things."
(QS. al-Anfaal: 41)

From the verse above there a message that one-fifth of the loot of war is distributed to the 6 groups written, but not mentioned where he dealt the other four fifties. Thus the scholars agreed that the four-fifties of the war's loot were to be involved in the war.¹⁸

Fiscal Policy Objectives

Generally the purpose of fiscal policy is economic stability in the people. It means, maintain a decent rate of economic growth without much unemployment, so there is no instability in the prices. Fiscal policy also prevents prices from increased up due to inflation, inflation will indeed benefit some groups of people, but the lives of low-income people will be very difficult.¹⁹

The Islamic principles in fiscal policy and budget are aimed at developing a society that is based on the distribution of balanced wealth by placing material and spiritual values at the same level.

¹⁶Mustafa Edwin Nasution, *Pengenalan Eksklusif Ekonomi Islam* (Jakarta: Kencana, 2007), 203.

¹⁷Gusfahmi, *Pajak Menurut Syariah* (Jakarta: PT Grafindo Persada, 2007), 144.

¹⁸Quraish Shihab, *Tafsir al-Misbah: Pesan, Kesan dan Keserasian al-Qur'an* (Jakarta: Lentera Hati, 2002), 540.

¹⁹Nuruddin Muhammad Ali, *Zakat sebagai Instrumen dalam Kebijakan Fiskal ...*, 96.

From all of the Holy Scriptures, only al-Qur'an puts the correct orders on the country's policy on expenditure and revenues.²⁰

The Concept of Jizyah as the Source of Baitul Maal

When Umar ibn Khattab became a caliph, all treasurer collected to negotiate, but when found only 1 dinar in *baitul maal* after the death of Abu Bakar, then in the year 16 H Abu Hurayrah brought 500 dirhams from Madinah, then he decided to hold a meeting of *Syura's* assembly to discuss until the decision that the treasure is not to be distributed but stored for emergency reserves. Therefore *baitul maal* need a place to save the treasure of state, then the function of *baitul maal* also developed by adding the branches of the region, province, and city. Then Abdullah bin Arqam was appointed as the main manager, Abdullah bin Ubaidah and Muayqab as his deputy of manager. Caliph Umar also create a *diwan*/office, for the employee of the administration of *baitul maal* and used for the purpose of storing archives.²¹

In the Islamic state, power is seen as a mandate to be implemented according to the order of al-Qur'an. This was well practiced by the Prophet as the head of the state, he did not considered himself as a king or government of a country. Rasulullah introduced a new concept in the field of finance of the state in the seventh century, that is all the income of the countries must be collected then spent according to the needs of the state. The status of treasure collection is state-owned does not belong to individuals. The place of his gathering is called *baitul maal*. In the Prophet Muhammad era it was located in the Nabawi mosque, then used as the headquarters of the country as well as function as the home of Rasulullah. The state's treasure from the animals was not kept in the mosque but placed in open field. This institution was the first financial institution in the time of the prophet, where it was used to store the state treasure and then distribute it to the community. Then this institution continues to evolve in the Khulafaurrasyidin era onwards.²²

Jizyah is a tax charged to non-Muslim people who stay under

²⁰Muhammad Abd Mannan, *Ekonomi Islam Teori dan Praktek* (Jakarta: PT Internasa, 1992), 230.

²¹Nazori Majid, *Pemikiran Ekonomi Abu Yusuf Relevansinya dengan Ekonomi Kekinian* (Yogyakarta: PSEL, 2003), 7.

²²Mustaring, "Eksistensi Baitul dan Peranannya dalam Perbaikan Ekonomi Rumah Tangga dalam Era Masyarakat Ekonomi ASEAN" ..., 120-121.

the power of Islamic state. The *jizyah* tax is more of a replacement (compensation) fee for protection that is charged to non-Muslims for the safety of their families and treasures. The provision of the *jizyah* itself is based on the surah at-Taubah verse 29. *Jizyah* also acted as a substitute money in military duty, as the non-Muslim people not eligible to join military duty or go to war. Thus, it was concluded that the *jizyah* payer was only both Arab and non-Arab Jews and Christians.²³

In Caliph Umar era, he took *jizyah* from *ahli kitab* from the Persian as did the prophet Muhammad who took *jizyah* from the Hijir's Majusi.²⁴ But Umar never imposes *jizyah* to women, children, poor people, slaves, and monks. The caliph Umar became very meek against the poor and weak, but turned into a very harsh man against the rich so that they did not avoid the obligation to pay *jizyah*.²⁵ Meekness Umar to the poor and weak was in the background of a case, when Umar visited somewhere and meet a blind Jew who was begging because his obligation to pay *jizyah*. After that, Umar immediately commanded all the officers of *baitul maal* to liberate non-Muslims who are weak and poor from the obligation to pay *jizyah* and to set a compensation for them every year from *baitul maal*.²⁶

The income source of *baitul maal* and its distribution is in accordance with government policy. At the beginning, the income received by *baitul maal* were always distributed entirely until it runs out. However, at Umar era, the income of *baitul maal* increased sharply so that it was established as an institution permanently in the center of the capital and at the capital of each province. In the Umar ibn Khattab era, the income of *baitul maal* is divided into four parts. *First*, the income from *zakat* and *ushr*. This income is distributed in the local area and if there is a surplus, the remaining income will be deposited in the central *baitul maal* and distributed to eight group (8 *ashnaf*), as specified in the al-Qur'an. *Second*, income from *khums* and charity. This income is distributed for the purposes of poor and needy, for their financial and make them in welfare without distinguishing

²³Fitmawati, "Manajemen Baitul Mal pada Masa Khalifah Umar bin Khathab RA: Sebuah Tinjauan Sejarah", *Jurnal Ilmiah Syiar*, Vol. 19 No. 1, 2019, 10.

²⁴Abu Ubaid al-Qasim, *Kitab al-Amwal*, terj. Setiawan Budi Utomo (Jakarta: Gema Insani, 2006), 98.

²⁵Irfan Mahmud Raana, *Sistem Ekonomi Pemerintahan Umar* (Jakarta: Pustaka Firdaus), 100-101.

²⁶Fazalur Rahman, *Ekonomi Doctrines of Islam Vol. 1*, terj. Soeroyo dan Nastangin (Yogyakarta: PT Dana Bhakti Wakaf, 1995), 174-175.

whether they are Muslim or not. *Third*, income from *kharaj*, *fai*, *jizyah*, *ushr* (trade tax) and land leasing. This income was allocated to pay pension funds and grants as well as to cover the operational costs of administration, military costs, etc. *Fourth*, other income. This income was allocated to pay the workers, compensation of homeless children and other social funds.²⁷

The Concept of Baitul Maal in Supporting the Country's Economy

Jizyah can also be defined as a tax paid by non-Muslims for compensation of socio-economic facilities, welfare services, and security guarantees that they receive from the Islamic state.²⁸ Indonesia in modern era, including country of democrations and not an Islamic state. So it can not collect taxes from a non-Muslim to be a source of *baitul maal*. But modern *baitul maal* in Indonesia has applied various taxes to their people, such as income tax (PPh), value added tax (PPN), sales tax on luxury goods (PPn BM), stamp duty, tax on earth and buildings (PBB), customs acquisition rights on land and buildings (BPHTB).

The concept of *baitul maal* in the caliph Umar era had an important role in the development of the national economy of Madinah, the country's budget and expenditure is clearly transparent, even non-Muslims also participated in the economic course voluntarily. No wonder when the welfare of that time is very large. Pension funds, weak poor, warlords, etc. They get their rights appropriately, thus the case of corruption and nepotism is very minimal, not even.

The *baitul maal* in the caliph Umar era is like Bank Indonesia (BI) in modern era. Although the state finances remain covered by the Minister of Finance, the role of Bank Indonesia can not be considered as an easy duty. He had to keep the monetary stability of the country to prevent the major inflation, to help the financial Minister in Country's Budget and Expenditure, and also become a government financial manager.

Indonesia which is majority consists of Muslims people is weaken in recent times, some part of non-Muslims and other suspicious are fearful of the Islamic state, whereas in the prophet

²⁷Ahmad Munir Hamid, "Peran Baitul Mal dalam Kebijakan Publik" ..., 101.

²⁸Lilik Rahmawati, "Sistem Kebijakan Fiskal Modern dan Islam" ..., 37.

Muhammad era and *Khulafaurrasyyidin* era non-Muslims who live in Muslim countries not only get security and prosperity, but also they participate in the country's economic growth. Perhaps if the Ministry of Finance of the Republic of Indonesia can be more elastic and dominant as the *baitul maal*, Indonesia can become more welfare and increasing in its economy.

Conclusion

Jizyah is a part of the income of *baitul maal*, in the caliph Umar era *baitul maal* has a big role in the economic growth of the country. From government employees, warlords, to poor people, even non-muslim got their right from *baitul maal*. This can be a reference of modern *baitul maal* (Ministry of Finance or Bank Indonesia) in carrying out its role and its duties to be more directed, so that growth and economic development can increase gradually, and the people's welfare can be achieved. Indonesia has applied various taxes to their people, such as income tax (PPh), value added tax (PPN), sales tax on luxury goods (PPn BM), stamp duty (*Cukai*), tax on earth and buildings (PBB), customs acquisition rights on land and buildings (BPHTB) as state income.

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