

THE NATURE OF FISCAL POLICY IN ISLAM AS AN EFFORT TO REALIZE THE CONCEPT OF PROSPERITY

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Abstract: *This study aims to find out and explain about the nature of fiscal policy in Islam as an effort to create a society based on a balanced wealth distribution. This research is descriptive analysis using qualitative data as the type of research and literature study as one of the data collection techniques. This research concludes that: First, in Islam there are limits on fiscal policy as a step to change the tax or expenditure system with the aim of overcoming the economic problems faced by the government; Second, Islamic fiscal policy became part of the religious (diyānatan) and state (qaḍāan) provisions; Third, fiscal policy instruments in Islam include state revenues and expenditures, which in turn are managed to realize the concept of prosperity.*

Keywords: *essence; Islam; fiscal policy*

Introduction

Islam has a distinctive paradigm about the ownership of property. Man's possessions are indeed a gift from God authorized to him. Treasures that are owned as a mandate from Allah are treasures that are obtained, distributed, and mandated for sharia-justified purposes. In order to guarantee that noble cause, Allah and His Messenger, gave principles which should be used as a handle for mankind so as not to fall into things contrary to the purpose of the sharia which in turn will cause harm to man in the world and in the hereafter.

Economic activity is an important aspect taught by Islam to its adherents as an effort to obtain happiness in the world and the hereafter, as is the purpose of Islam itself as a religion of mercy for all nature. Therefore, Islam positions economic activities as one of the worship services in naming to meet the needs between people, so that in its implementation there needs to be continuous and accountable control. In addition, economic activities in Islam are allowed (*muḃah*) based on *al-amr bi al-ma'rūf* and *al-nahy 'an al-munkar* as guidelines in carrying out the truth and abandoning the prohibited.¹

Macro-wise, sharia rules in the economic field aim to realize as much as possible the welfare of human beings as human beings, and as human beings living in society. Islam does not separate what is mandatory for society from efforts to realize human well-being, but makes it two related things. Islam pays attention to the interests of the individual and society simultaneously. When Islam regulates the problems of society, it pays attention to the interests of the individual, and vice versa when regulating the interests of the individual, the interests of society are not ignored.

Islam's emphasis on the interests of individuals, societies, and the relationship between

¹ Nasrudin and Ending Solehudin, "Kontribusi Ekonomi Syariah dalam Pemulihan Ekonomi Indonesia di Masa Pandemi Covid-19", *Asy-Syari'ah*, Volume 23, Number 2 (2021), 320.

the two dynamically paradoxes with today's world economic system which places more emphasis on individualist dogma, which gave birth to the capitalist economic system or the socialist paradigm that gave birth to the capitalist economic system. The case in terms of Islamic economic rules in a macro context, experts (scholars) of Islamic law have explained the principles of communal economic regulation, both in the form of groups of people, the state, and even the world.

To talk about Islamic public finance is to also talk about the interests of society as a whole. The existence of society is inseparable from the role of the government and society itself which synergizes to regulate its living system. For this reason, a principle is needed that becomes the basis for the implementation of public finances based on Islamic values. The principles implemented must be adjusted to the goals to be achieved by an Islamic government as to be achieved in Islam, namely to realize a concept of prosperity. In essence, realising the public interest is a collective obligation of the government and society. This is because Islam obliges a society to make a series of arrangements that can ensure the fulfilment of all the needs of society.²

Islamic economic principles that recognize human freedom over tawhid values, the right to own property on the basis of benefit, prohibit the accumulation of property, and the distribution of wealth are precisely those that are in accordance with the nature and needs of man. Related to the fulfillment of human needs, the mechanism in Islam has been regulated in a country. The role of the Islamic State is very significant in ensuring the welfare and needs of its people. In order to ensure the welfare of the people, the state will carry out various policies. The policy is called fiscal policy.³

The government has a very important role in driving economic activities so that the economy goes to the desired condition. One of the instruments that can be played by the government to direct economic activity is through fiscal, which aims to ensure the achievement of overall economic development, including stability and justice, in addition to ensuring prosperity in an effort to create high economic growth.⁴ Fiscal policy is a government policy related to the regulation of revenue receipts from various sources of income such as taxes and government expenditures as well as the mobilization of resources with the aim of economic stability and people's welfare. Revenues from the state are sourced from taxes, non-tax revenues, and revenues derived from foreign loans/assistance.⁵

Fiscal policy itself can be interpreted as a policy in managing income and expenditure in a country that aims to maintain economic stability and also to encourage economic growth.⁶ Meanwhile, in another sense, fiscal comes from the word fiscal (English) which has a meaning related to financial problems in a country. However, if combined with the existence of a policy, namely fiscal policy (English), it means to become an action (policy) of the

² Miftahul Huda, "Prinsip-Prinsip Keuangan Publik Islam", *Al-Intaj*, Volume 4, Number 1 (2018), 1-17.

³ Lilik Rahmawati, "Sistem Kebijakan Fiskal Modern dan Islam", *OECOMICUS Journal of Economics*, Volume 1, Number 1 (December 2016), 23.

⁴ Sugeng Priyono, "Zakat Sebagai Instrumen dalam Kebijakan Fiskal", *Al-Mashlahah: Jurnal Hukum Islam dan Pranata Sosial Islam*, Volume 1, Number 2 (2013), 125.

⁵ Agus Waluyo, "Kebijakan Fiskal dan Upaya Mengatasi Disparitas Ekonomi Perspektif Islam", *Ijtihad: Jurnal Wacana Hukum Islam dan Kemanusiaan*, Volume 17, Number 1 (2017), 20.

⁶ Ihda Aini, "Kebijakan Fiskal dalam Ekonomi Islam", *Al-Qisthu: Jurnal Kajian Ilmu-Ilmu Hukum*, Volume 17, Number 2 (December 2019), 43-50.

government regarding expenditure, financial revenue in the field of taxation in a country.⁷ So, from these two understandings, it can be concluded that fiscal policy is an action in regulating state expenditures and revenues so that the economy continues to run stably.

The discussion of the concept of distribution justice is not a new discourse in the discourse of Islamic economic science. Regarding the distribution there are some Islamic economists who have different opinions. This is because distribution is not only related to economic problems but also related to social, cultural and political problems.⁸ Explanations of fiscal policy in conventional economics and Islamic economics may have similarities, but if explained in detail the two things are very different. One of the differences can be seen from the principal objectives in carrying out fiscal policy itself. If in conventional economics, fiscal policy aims to achieve benefits in a country and to prosper its people, in contrast to fiscal policy in an Islamic economy in addition to the welfare of its people and to achieve state benefits in an Islamic economy also aims to regulate economic mechanisms that are as fair as possible for society by using the principles taught in Islam and to gain His favor in the world and in the hereafter later.⁹

Previous research related to this topic has been researched a lot, as stated by Imam Turmudi¹⁰ explained that in general, the Islamic version of fiscal and monetary policy is different from the non-Islamic version of fiscal and monetary policy. Although there are similarities in definitions and similarities in purpose, there are substantially different differences ranging from the legal basis used, the methods (both in the way of collection and distribution) used, the instruments of state revenue to the system used. Furthermore, the research presented by Rukiah¹¹ provides an illustration that the results of fiscal policy studies conducted by the government have not been optimal in alleviating poverty. Meanwhile, research conducted by Tri Inda Fadhila Rahma,¹² that in Islamic economics, fiscal policy is directed at managing the revenues and expenditures of the state budget distributed in accordance with the prepared budget and the achievement of the targets that have been set. The differentiators of research conducted by researchers with previous studies are: First, in Islam there are limits on fiscal policy as a step to change the tax or expenditure system with the aim of overcoming the economic problems faced by the government; Second, Islamic fiscal policy became part of the religious (*diyānatan*) and state (*qaḍāan*) provisions; Third, fiscal policy instruments in Islam include state revenues and expenditures. This study aims to find out and explain again about the nature of fiscal policy in Islam as an effort to create a society based on a balanced balance of wealth distribution.

⁷ Aang Kunaifi, "Telaah Kritis Kebijakan Fiskal Perspektif Kaidah Fiqh", *ACTIVA: Jurnal Ekonomi Syari'ah*, Volume 1, Number 1 (April 2018), 17-40.

⁸ Nasrudin and Ani Fatimah Zahra Saifi, "Muhammad Baqir Al-Shadr's Thoughts in Building A Fair Economic System", *JES: Jurnal Ekonomi Syariah*, Volume 8, Number 1 (March 2023), 14.

⁹ Reisa Nadika Markavia, et.al., "Fiscal Policy Instruments in Islamic Economic Perspective," *JHIBIZ: Jurnal Ekonomi, Keuangan, dan Perbankan Syariah*, Volume 6, Number 2 (2022), 82.

¹⁰ Imam Turmudi, "Kajian Kebijakan Fiskal dan Kebijakan Moneter dalam Islam", *An-Nawa: Jurnal Studi Islam*, Volume 1, Number 2 (2019), 74-89.

¹¹ Rukiah Lubis and Ulan Dari Daulay, "Peran Kebijakan Fiskal dalam Mengatasi Kemiskinan di Indonesia: Tinjauan Ekonomi Syariah", *TAZKIR: Jurnal Penelitian Ilmu-Ilmu Sosial dan Keislaman*, Volume 8, Number 1 (2022), 73-90.

¹² Tri Inda Fadhila Rahma, "Analisis Ekonomi Islam dalam Kebijakan Fiskal (APBN 2021) di Indonesia", *JPTAM: Jurnal Pendidikan Tambusai*, Volume 5, Number 3 (2021), 8692-8702.

This research is descriptive analysis with the use of qualitative data as the type of research and literature study as one of the data collection techniques.¹³ Furthermore, the data that has been collected is compiled to be then concluded objectively.¹⁴ This research is expected to provide references related to the nature of fiscal policy in Islam as an effort to create a society based on a balance of wealth distribution by placing material and spiritual values in a balanced manner.

Limitations of Fiscal Policy in Islam

Fiscal policy is a policy made by the government to direct the economy of a country through government expenditures and revenues (in the form of taxes). Fiscal policy can be distinguished into two groups: automatic stabilizers and discretionary fiscal policies. When viewed from the comparison of the number of receipts with the amount of expenditure, fiscal policy can be divided into four types, namely: balanced budget policy, deficit budget policy, surplus budget policy, and dynamic budget policy.¹⁵

The role of fiscal policy in the economy in reality shows that the volume of transactions held by governments in most countries from year to year has the tendency to increase faster than the increase in national income. This means that the role of the government's fiscal actions in determining the level of national income is greater. For countries that are already developed economies, the role of government fiscal actions is increasingly greater in the mechanism for establishing national income levels, especially so that the government can be more able to influence the course of the economy. Thus, it is hoped that with fiscal policy, the government can strive to avoid the economy from unwanted circumstances such as conditions where there is a lot of unemployment, inflation, a continuous international balance of payments, and so on.

The purpose of fiscal policy is to prevent unemployment and stabilize prices, its implementation is to drive revenue and expenditure posts in the State Budget (APBN). The effect of fiscal policy on the economy can be analyzed in two consecutive stages, namely: how a fiscal policy is translated into a state budget and how the state budget affects the economy.

Fiscal policy in Islam aims to create a society based on a balanced distribution of wealth by placing material and spiritual values in a balanced way. Fiscal policy plays more of a role in Islamic economics than conventional economics in macroeconomics, sharia rules in economics aim to realize the greatest welfare of human beings as human beings, and as human beings living in society. Islam does not separate what is mandatory for society from efforts to realize human well-being, but makes it two related things. Islam pays attention to the interests of the individual and society simultaneously. When Islam solves the problems of society, it takes into account the interests of the individual, and vice versa, when it resolves the interests of the individual, the interests of society are not ignored.

Fiscal policy is defined as a step to change the taxation system or its expenditure with

¹³ Moh. Nazir, *Metode Penelitian* (Bogor: Ghalia Indonesia, 2009), 193.

¹⁴ Suerjono Sukanto and Sri Mamudji, *Penelitian Hukum Normatif: Suatu Tinjauan Singkat*, cet. 11 (Jakarta: PT. Raja Grafindo Persada, 2009), 13-14.

¹⁵ Muhammad Heru, et.al., "Kebijakan Fiskal Ekonomi Islam", *Jurnal Ilmiah Simantek*, Volume 6, Number 2 (2022), 7.

the aim of addressing the economic problems faced by the government. Fiscal policy has received a lot of attention since the beginning of the Islamic economic system. In Islamic countries, fiscal policy is one of the tools to achieve sharia goals.

The birth of fiscal policy in the Islamic world is influenced by many factors. One of the most dominant factors is because the fiscal is part of the public economic instrument. For that factors such as social, cultural and political include in it. The Prophet's challenge was enormous in that he was faced with an uncertain life from both internal and external groups. The internal group that must be resolved by the Messenger of Allah is how to unite between the Anshors and the Muhajirins after the hijra from Mecca to Medina (Yastrib). Meanwhile, the challenge from external groups is how the Apostles were able to keep up with the invasions and invasions of the Quraish infidels.

On the other hand, Prophet Muhammad SAW had to make improvements in the economic sector. In these uncertain conditions where natural conditions are not supportive plus the economic conditions of the community are still weak, one of the reliable natural resources is agriculture. The goal is to promote happiness while maintaining faith, life, intelligence, wealth and wealth. Although there are similarities between Islam and traditional fiscal policy, there are very fundamental differences between the two. In the Islamic system, the concept of happiness is very broad, where the concept of happiness achieved in the traditional system is to achieve the greatest benefit for the individual in life, regardless of mental needs and spiritual enhancement is emphasized more than material possessions.

The many problems faced by him certainly require genius, kink and patience so that the policies he makes are beneficial to all parties. In Islamic history public finance developed along with the development of Muslim societies and the establishment of a just state inspired by the spirit of Islamic teachings. It was all done by the Prophet Muhammad SAW after the hijra, then continued by *al-Khulafā al-Rāshidūn*. Not surprisingly, Islamic fiscal policy aims to develop a society based on a balanced distribution of wealth by placing material and spiritual values on an equal footing.

Islamic Fiscal Policy as a Provision of Religion (*Diyānatan*) and State (*Qaḍāan*)

Fiscal policy or also known as budget policy is a policy carried out by the government through fiscal policy instruments such as regulating state expenditures and state revenues aimed at influencing the level of aggregate demand in the economy. According to the Islamic economy, fiscal policy is expected to serve the functions of allocation, distribution and stabilization in countries with special characteristics of the value-oriented, ethical and social aspects of the balance of the Islamic state.

Fiscal policy in Islam aims to create a society based on a balanced distribution of wealth by placing material and spiritual values in a balanced way. Fiscal policy plays more of a role in the Islamic economy than conventional economics. This is due, among others, to the following: First, the role of monetary is relatively more limited in the Islamic economy than in a non-interest-free conventional economy. Second, in the Islamic economy, the government shall collect zakat from any Muslim who has a wealth exceeding a certain amount (*niṣāb*) and is used for the purposes as stated in Quran:

إنما الصدقات للفقراء والمساكين والعاملين عليها والمؤلفة قلوبهم وفي الرقاب والغارمين وفي سبيل الله وابن السبيل
فريضة من الله والله عليم حكيم¹⁶

“Indeed, zakat is only for the poor, the poor, the amil zakat, the softened (converts), to (set free) the slaves, to (deliver) the debtors, for the way of Allah and for those who are on the way (who need help), as an obligation from God. Allah is All-Knowing again All-Wise”;

Third, there is a substantial difference between Islamic and non-Islamic economics in the role of public debt management. This is because debt in Islam is interest-free, most government spending is financed from taxes or based on profit sharing. Thus, the size of public debt is much less in Islamic economics than in conventional economics.¹⁷

There are at least three goals to be achieved by fiscal policy in the Islamic economy. First: Islam establishes a higher level of economic equality and democracy, there is the principle that "wealth should not be allowed to circulate only among the rich." This principle asserts that every member of society should be able to gain equal access to wealth through hard work and honest effort; Second: Islam prohibits the payment of interest in various forms of loans. This means that the Islamic economy cannot manipulate interest rates to achieve equilibrium in the money market (i.e. supply and demand for money). Thus, the administration must find alternative tools to achieve this equilibrium; Third: The Islamic economy is committed to helping the economies of underdeveloped communities and to spread the message and teachings of Islam as widely as possible. Therefore, part of the government expenditure should be used for various activities that promote Islam and improve the welfare of Muslims in less developed countries.

In Islamic economic discourse, state interference in the economy is a necessity. It is for this reason that some scholars call the Islamic state (ideal) *daulah ri'āyah* (the country that takes care of the lives of the people). According to Chapra, the intervention is necessary to ensure the harmony of the economy with Islamic norms.¹⁸ In this case, the government plays a role in providing various public goods to encourage the development and development of public welfare, especially in matters that are considered as public service obligations or PSO (public service obligation), namely the education, health, and infrastructure sectors (roads, bridges, electricity, water, telephones, and others).

In Islamic history, as exemplified by the Prophet himself, actually adopting pre-Islamic or existing traditions and practices is not a problem as long as it does not conflict with the basic provisions of Islam. Existing practices can be adopted with certain modifications to be in line with *maqāsid shar'īyah*. Based on these considerations, it can be understood that Caliph Umar ibn al-Khaththab accepted the land taxation system of the Sahani period after revising the provisions of the tax level, its collection and administration. Therefore, Umar handed over the land to the tenants and made it the general ownership of the Muslims and set a tax, which was later called *kharāj* on the land.

Furthermore, not only adopting and adapting the tax system of other civilizations,

¹⁶ Quran, 9:60.

¹⁷ Muhammad Heru, et.al., “Kebijakan Fiskal Ekonomi Islam”, 7.

¹⁸ M. Umer Chapra, *Masa Depan Ilmu Ekonomi: Sebuah Tinjauan Islam* (Jakarta: Gema Insani Press, 2001), 63.

Caliph Umar even felt the need to contextualize some of the public policies that had been enacted during the time of Prophet Muhammad SAW. At the time of the Apostle the land obtained from the conquest by war would be distributed one-fifth to the state and social needs (this part was known as *khums*), and the rest was distributed to those who participated in the war. When many areas were conquered, Caliph Umar decided not to divide the land as specified in Q.S. al-Anfal (8): 41. The lands were left in the possession of the original owners with compensation for paying *kharāj* and *jizyah*. Thus, the lands are treated as *fay'* lands.

Fiscal policy is expected to play an important role in efforts to eradicate poverty and keep equitable incomes and wealth within the limits accepted by the Islamic economy. The Quran and as-Sunnah do not establish a rigid financial system. The thoughts of Ibn Taimiyyah as stated in chapter III have shown this. Islam does not bind a country to a certain tax size, a country may have a different policy than another country. In this he stressed the importance of paying attention to the social realities that surround it. The main emphasis as alleged by Ibn Taimiyyah is on the responsibility of the state to provide rescue to the poor, and it is in this context that the collection and distribution of zakat in every part of the country is an obligation.

Fiscal Policy Instruments in Islam

The development and progress of the country depends on how the system of government exists within the country. If the government is swift in dealing with every problem that exists in the country, the country will progress and the people will live a prosperous life. The most important obligation as a government is to realize the welfare of its people. The government in Islamic thought written in al-Nabāhah is a formal institution that provides and realizes the best service to all its people. One of these obligations is to be responsible for driving and supervising the country's economy. Therefore, in its responsibility, the government makes policies in realizing the welfare of the people and the country. One of these policies is fiscal policy.

Furthermore, the principle of fiscal policy and budgeting in Islam aims to develop a society that is based on a balanced distribution of wealth by placing material and spiritual values on equal and balanced levels. Fiscal policy is considered a tool to regulate and supervise human behavior which is influenced through incentives provided by increasing government revenue. Fiscal policy in a country is certainly expected to be in accordance with Islamic principles and values because the main objective of Islam is to achieve the welfare of humanity as a whole.¹⁹

In Islam, we have studied the types of acceptance of *bayt al-māl* which, among others, consist of zakat, infaq, sadaqah (almsgiving), *waqf*, *fay'*, *Ghanīmah*, *khums*, and *kharāj*. Islamic fiscal policy is how the government maximizes its revenue from these types of revenues, which in modern parlance are simplified in the form of taxes. Furthermore, it is the Islamic task of the government how to manage state expenditures and expenditures to achieve the goals desired by sharia in accordance with the ways justified by Allah SWT and Prophet Muhammad SAW.

¹⁹ Ibnu Hasan Karbila, et.al., "Kebijakan Fiskal pada Masa Rasulullah dan Sekarang", *AL-Muqayyad*, Volume 3, Number 2 (2020), 153-168.

The purpose of issuing government policies is to ensure the achievement of the overall economic development goals, including stability and justice, in addition to prosperity or high economic growth. In a modern economy that relies on market mechanisms, the main result obtained is to maximize prosperity. Unfortunately, aspects of stability and fairness, are often untouched by economies that rely on market mechanisms. Therefore, government policy is needed to correct the market mechanism itself in order to meet goals beyond the pursuit of growth and prosperity.²⁰

The main instruments in fiscal policy are twofold, namely the first there is a tax policy and an expenditure policy. In the use of these two components, fiscal policy can be known as the basis for state revenues and expenditures in terms of the level of economic conditions, unemployment rate and inflation rate. In economic development planning, the fiscal policy budget is not only focused on the development of economic aspects, but also on implementing other forms of fiscal policy such as taxation and so on. The teachings of Islam can be said to be complete and detailed teachings. Where in his teachings there are orders and rules on the policy of the state to obtain income. Among the required income instruments is zakat, besides that there are many other instruments that are regulated by Islam and can be used as a source of state income such as *infaq*, *waqf*, almsgiving (*sadaqah*), *Ghanīmah*, *kharāj*, *jizyah*, *ushur*, and *khums*.

First, *zakat* is a certain treasure that must be issued to every Muslim. However, not all property can be charged *zakat*. *Zakat* can be divided into two types, namely there is *zakāt al-māl* and also *zakāt al-fiṭrah*. *Zakāt al-māl* itself is *zakat* that is charged from the price owned by a person with terms and conditions set by sharia. Such as gold, silver, professional income, found goods, mining products, livestock and so on. Then *zakāt al-fiṭrah* is *zakat* that is required by each individual once a year with predetermined terms and conditions.²¹

The main purpose of *zakat* activities in the viewpoint of the market economic system is to create a more equitable distribution of income. With *zakat*, there is a transfer of wealth from those who are in excess to those who are in shortage. This is called a more equitable distribution of income. Unequal income distribution is when the rich become richer while the poor go unnoticed, and become poorer and poorer.²² *Zakat* is the cornerstone of the taxation system in Islamic countries. It is something that must be paid by those Muslims who can afford it.²³

Second, *infaq*, almsgiving and *waqf*. *Infaq* and almsgiving is an activity or practice that is recommended to every Muslim. *Infaq* itself can be interpreted by issuing only the basic treasure. *Waqf* can be interpreted as giving his property (*waqf* giver) to the *waqf* recipient with the aim that his property can be utilized as well as possible. *Waqf* is usually done by giving land or buildings to a person (group or individual). While almsgiving comes from an Arabic word that means true. Almsgiving itself is done not only limited to giving property to people in need but can also be done with deeds such as by giving good advice to others, smiling and so on as long as the deeds he does are good intentions and do not harm others. *Infaq*, *waqf* and

²⁰ Sugeng Priyono, "Zakat Sebagai Instrumen", 128.

²¹ Ibid., 129.

²² Ibid.

²³ Miftahul Huda, "Prinsip-Prinsip Keuangan", 1-17.

almsgiving are done willingly with the aim of getting pleasure (*ridha*) from Allah SWT.²⁴

Third, *ghanīmah* is the treasure produced from the enemy after winning the war (spoils of war).²⁵ The treasures obtained from the spoils of war have also been arranged by Allah. the division of *ghanīmah* property is explained in Quran:

واعلموا أنما غنمتم من شيء فأن لله خمسه وللرسول ولذي القربى واليتامى والمساكين وابن السبيل إن كنتم آمنتم بالله وما أنزلنا على عبدنا يوم الفرقان يوم التقى الجمعان والله على كل شيء قدير²⁶

"Know, indeed, what you can get as spoils of war, then indeed one-fifth for Allah, the Messenger, the relatives of the apostle, orphans, the poor and the ibn al-sabīl, if you have faith in Allah and in what we pass down to Our servant (Muhammad) on the day of furqaan, that is, the day on which the two armies meet. And God is almighty over all things."

Fourth, *kharāj* in other words can be called land tax. *Kharāj* means property given to the state to pay for some of the property it owns. This *kharāj* started from the reign of Umar ibn al-Khaththab. Actually, what Umar ibn al-Khaththab did was not approved by some of his people. However, it then gives an understanding of the tax measures to be carried out, namely by measuring and limiting the land carried out with the knowledge of people who are experts in the land plot, determining the amount of *kharāj* to be given to the citizens to pay for it, and giving messengers to the people he trusts (Umar ibn al-Khaththab) to really pay attention to and manage the *kharāj*.²⁷

Fifth, *jizyah* is a tax obtained from non-Muslim residents to a country whose leadership is governed by Islam. This *jizyah* is intended for non-Muslim citizens in exchange for guarantees of welfare, state facilities, security guarantees while in Islamic leadership, and so on. However, if this non-Muslim community has converted from the previous religion to Islam, then the citizen is no longer obliged to pay *jizyah* anymore.²⁸ The obligation to pay this *jizyah* is also regulated in Quran:

قاتلوا الذين لا يؤمنون بالله ولا باليوم الآخر ولا يحرمون ما حرم الله ورسوله ولا يدينون دين الحق من الذين أوتوا الكتاب حتى يعطوا الجزية عن يد وهم صاغرون²⁹

"Fight men who do not have faith in Allah and the day after, those who do not forbid what Allah and His Messenger have forbidden and those who do not have faith in the true religion (the religion of Allah), which the Book has given, until they pay *jizyah* (taxes) obediently while they are in a state of submission."

Sixth, *ushur* or '*usyur* in Arabic means tenth. *Ushur* itself is a levy of fees owned on

²⁴ Eny Latifah, "Penerapan Zakat, Infak, Sedekah dan Wakaf sebagai Strategi Kebijakan Fiskal pada Sharia Microfinance Institutions", *IJIEF: Indonesian Journal of Islamic Economics and Finance*, Volume 1, Number 1 (2021), 9.

²⁵ Ferry Khusnul Mubarak, "Analisis Kebijakan Fiskal dalam Perspektif Ekonomi Islam; Sebuah Kajian Historis pada Masa Umar bin Khattab", *Jurnal Iqtisad: Reconstruction of Justice and Welfare for Indonesia*, Volume 8, Number 1 (2021), 81.

²⁶ Quran, 8:41.

²⁷ Esti Alfiah, "Pemikiran Ekonomi Umar bin Khaththab Tentang Kebijakan Fiskal", *Al-Intaj: Jurnal Ekonomi dan Perbankan Syariah*, Volume 3, Number 1 (2017), 54-70.

²⁸ Ihda Aini, "Kebijakan Fiskal", 43-50.

²⁹ Quran, 9:29.

traded property when the trader has crossed the border of the Islamic state. This *ushur* can be called a tax or customs at this time. Payment of *ushur* is imposed on all citizens who conduct trading business, which is paid once a year on the condition that the goods traded are worth more than 200 dirhams. This *ushur* voting is carried out when traders cross the border of the Islamic state, which is carried out at the entrance or exit post of the Islamic state.³⁰

Seventh, *khums* is a proportional tax, which is obtained by the war army as its *ghanimah* after winning the war. The property given is one-fifth of the *ghanimah* property obtained. Categories of treasures that fall into *khums* such as petroleum, natural resources, mining goods, and so on.

Islamic fiscal policy in its application has a basic nature as a rabbani and insani policy. Called rabbani because it is full of divine directives and values. Then this policy can also be referred to as insani policy because this policy system is implemented and aimed at human prosperity.

Conclusion

Fiscal policy itself can be interpreted as a policy in managing income and expenditure in a country that aims to maintain economic stability and also to encourage economic growth. This research concludes that: First, in Islam there are limits on fiscal policy as a step to change the tax or expenditure system with the aim of overcoming the economic problems faced by the government; Second, Islamic fiscal policy became part of the religious (*diyānatan*) and state (*qaḍāan*) provisions; Third, fiscal policy instruments in Islam include state revenues and expenditures, which in turn are managed to realize the concept of prosperity.

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