

AN ISLAMIC ECONOMIC PERSPECTIVE ON PUBLIC FINANCE  
REVENUE IN INDONESIA

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**Abstract**

*This paper discusses sources of Islamic public finance income based on the ideas of Abu Ubaid and Ad-Dawudi in the Al-Amwal book and makes them relevant to sources of income from Indonesian public finances. The writing uses a qualitative method with a literature study approach to analyze the thoughts of Abu Ubaid and Ad-Dawud. The results showed that the sources of public financial income according to Abu Ubaid are zakat, fa'I, and khumus. While according to Ad-Dawudi in the book Al-Amwal, the source of state income is divided into periodic income (jizyah and kharaj and usyur) non-income periodic (ghanimah, fa'I, and zakat). In general, it has relevance to public sources of finance in Indonesia, it's just that the system or amount is different. Kharaj, fai, usyur, khumus in the form of mining taxes, jizyah in the form of visas, ghanimah there are differences of opinion that can be equated with confiscated goods from the state due to violating the law while other opinions say they are irrelevant because they support war actions to acquire wealth, lastly, Zakat is still practiced in Indonesia and managed by BAZNAS and LAZ.*

**Keywords:** *Source of State Income, Public Finance, Abu Ubadi, Ad-Dawudi.*

## 1. INTRODUCTION

Islam is a perfect religion that governs every aspect of the life of its people, from the smallest or the individual to the largest such as the state. This is because the state is a group or organization that should protect, serve and guarantee the rights of every citizen. In running an organization or state, Islam has provided an example through the figure of the Prophet and was continued by the Khalifah urasyidin regarding state governance, especially in the field of state income and expenditure or better known as public finance. Public finance is a very vital matter and needs extra attention by the government because if the management and regulation of public finances are managed properly, it will increase people's welfare and good economic growth, but if it is mismanaged it will have a bad effect on the economy of one. countries such as poverty, unemployment will increase and corruption will be rampant which will certainly harm the state and the people(Arfah 2020)

Seeing the importance of public financial management arrangements, long before the modern economy developed, many Muslim scholars devoted their time, energy, and thoughts to studying Islamic public finance including Abu Ubaid with the book al-amwal, books or books providing a lot of important information on the success of the government in implementing various policies such as the success of the government Umar Ibn Khattab

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in building the foundation of the tax system as one of the state revenues (Ghozali and Khoirunnisa 2018). In addition to Abu Ubaid there is also ad-dawudi with a book whose title is the same as Abu Ubaid, namely al-amwal, in the book *Al-Amwal ad-Dawudi* describes state income and expenditure, and this book is famous for Ad-Daudi's courage to criticize the government's economic policies. Fatimiyah dynasty (Atmaja, et al. 2019).

Therefore, looking at the contents of these thoughts the writer explores the works of ad-dawudi and Abu Ubaid with the context, events, and financial policies in Indonesia which can be said to be almost similar. Other than that in recent decades the growth of the Islamic economy has been very rapid, especially in Indonesia as a country with the largest Muslim population in the world, but unfortunately, the financial system in Indonesia is still heavily influenced by the capitalist and socialist financial systems which are often shaken by the global crisis such as what happened in countries in Europe, and America. Therefore, the author wants to analyze the sources of income in Islamic public finance based on the thoughts of Abu Ubaid and Ad-Dawudi and make them relevant to public finance in Indonesia.

## **2. LITERATURE STUDY**

Etymologically, Public Finance is defined as State Finance, government finance or better known as government financial activities, while in terms of public finance it is defined as all forms of finance that originate from the public or society, which are obtained based on the authority and legislation given by the public and are used effectively. directly or indirectly for the public interest as well. Broadly speaking, public finance can be seen from 2 sides, namely state revenue or incomes, state use or expenditure (Wasistiono 2002).

Islamic public finance is state finance that is managed and used for the benefit of the community, its management can be done individually, collectively, or managed by the government. Similar to public finance in general, Islamic public finance also includes two things, namely the revenue and expenditure sectors. As for what makes the difference between Islamic public finance and others is that Islamic public finance has principles based on the Qoran and Sunnah or Islamic values in carrying out policies, including (Ririn Tri Puspita Ningrum 2014):

- a. The supreme power belongs to Allah and Allah is the absolute owner of all that exists.
- b. Humans are the leaders (caliph) of Allah on earth but are not the true owners.
- c. Everything that humans have and get is because of the permission of Allah, therefore people who are less fortunate (poor) have the right to part of the wealth owned by the more fortunate (rich) community.
- d. Prohibition of accumulating wealth (ikhtikar).
- e. Wealth must be rotated.
- f. Prohibition of economic exploitation in any form.

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- g. Eliminating the gap between individuals in the economy and eliminating conflicts between groups by distributing one's ownership after death to his heirs.
- h. Establish mandatory and voluntary obligations for all individuals, including poor members of society.

State revenue is all forms of income from deposits or income that go into the state treasury and recognized as an addition to the value of the state's net assets, usually sourced from taxes, levies, corporate profits, fines, etc. which are used as a source of funding for activities and state needs for state development (Huda, 2012). In the early days of the Islamic state led by the Prophet, Islamic public financial income came from alms, zakat, waqf, and ghanimah (spoils of war) (Tika Widiastuti, et al., 2020). With the growing development and breadth of Islamic power and the birth dynasty or new kingdom then the source of Islamic public financial income also developed.

Abu Ubaid with the book *al-Amwal*, books or books providing a lot of important information on the success of the government in implementing various policies such as the success of the government Umar Ibn Khattab in building the foundation of the tax system as one of the state revenues (Ghozali and Khoirunnisa, 2018). Apart from Abu Ubaid, there is also *ad-dawudi* with a book whose title is the same as Abu Ubaid, namely *al-amwal*. The book of *Al-Amwal* by *Ad-Dawudi* is a written work on Islamic public finance. in it describes state income and expenditure. This book was written with an interdisciplinary approach covering economics, politics, ethics, and Islamic law. and this book is famous for *Ad-Daudi's* courage to criticize the economic policies of the Fatimid dynasty. at that time famous for corruption, abuse of authority and power (Atmaja et al. 2019).

Rizki Hasanah, Titin Supryin, and Nunung Nurhayati (2017) conducted an analysis of Abu Ubaid Al-Qasim's Thought About Zakat on Imported Goods and Excise and related it to Law Number 17 of 2006 concerning Customs and Law Number 39 of 2007 concerning Excise. The results of the analysis found that Abu Ubaid Al-Qasim's thoughts regarding the zakat of imported goods and excise as a whole were almost the same as the customs policy applied by Umar bin Khattab RA. During his reign, including the concept, tariffs were differentiated according to the religion of the subject and the subject was differentiated based on religion, and the object was merchandise brought into the territory of the Islamic state. Meanwhile, in Law no. 17 of 2006 concerning Customs and Law no. 39 of 2007 concerning Excise in which includes the procedures for collection, the amount of the tariff, the sanctions, as well as the subject and object, all of which are not based on the religion of the subject. Then between the thoughts of Abu Ubaid Al-Qasim and the Law have similarities, namely, the two is a form of tax which is a source of state revenue. And there are differences, namely including import duties, export duties and excise, the size of the nominal tax rate equation, objects or goods, and the sanctions given for violations.

Mohammad Ghozali and Ria Khoirunnisa (2018) researched the Concept of Islamic Financial Management According to Abu Ubaid's Thought, The results of this study are

the essence of Abu Ubaid's thoughts on state financial management including Abu Ubaid stated that the function of money has no intrinsic value as a standard of exchange and as a medium of exchange, the government is obliged to guarantee a decent standard of living for every individual in a Muslim society. In Abu Ubaid's thought about state revenue (fai', khumus, sadaqah, and zakat), that must be managed by the state and allocate to the public.

Fajar Fandi Atmaja and Asmuni, Yuli Andriansyah (2019) analyzed Ad-Dawudi's thoughts on public finance based on the source of a country's income, its distribution, and basic ethical assumptions underlying his thinking. The results of this study indicate that Ad-Dawudi arranged the sources of national income into periodic and non-periodic types. Then he emphasized the role of zakat for social and economic purposes. For government spending, Ad-Dawudi noted state defense, general administration, and development tasks as the main types of spending. Ad-Dawudi also pays attention to the importance of government duties to the community so that the state budget must be spent as well as possible to ensure welfare.

As for what distinguishes this research from previous research, here the author focuses on sources of Islamic public finance income based on the thoughts of Abu Ubaid and Ad-Dawudi, then it is relevant to public financial policies in Indonesia.

### **3. RESEARCH METHODOLOGY**

This study uses a qualitative method intending to describe the writings and thoughts of certain figures, in this case, Abu Ubaid and Ad-Dawudi. Then a literature review was carried out from various journals and books on the thoughts of Abu Ubaid and Ad-dawudi regarding the sources of Islamic public finance income. Data were collected through the documentation method, in which primary and secondary sources were carefully read, described, and analyzed. The results of the analysis are described critically to deal with the main findings and confront them with other ideas and thoughts related to sources of public financial income in Indonesia to find comparisons, relations, and other rational ways.

### **4. RESULT AND DISCUSSION**

#### **a. Sources Of Islamic Public Financial Revenue**

With the development and extent of Islamic rule and the birth of a new dynasty or kingdom, the source of public Islamic financial income also developed. This is evidenced by the number of scientists or figures who spend their time studying Islamic public finance. Among them, those who are famous for their thoughts about public finance are Abu Ubaid and Ad-Dawudi.

According to Abu Ubaid in Al-Amwal's book, he explained that the sources of public Islamic financial income consist of Shodokah including zakat, Fa'I, Khumus (Ghozali and Khoirunnisa, 2018). Meanwhile, according to ad-dawudi in the book al-amwal, the

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sources of state income are divided into groups, namely Periodic income, namely income from jizyah or personal taxes, kharaj and usyur (Syahputra, 2013) on-periodic income, namely income from ghanimah, fa'I, and zakat (Atmaja et al., 2019). Based on the above ideas of Abu Ubaid and Ad-dawudi, we can conclude that the sources of Islamic public finance income consist of Zakat/sadaqah, fa'I, khumus, jizyah, kharaj, Usyur, and ghanimah.

### 1) Zakat and Shodakah.

Zakat comes from Arabic, namely zaka, yazku-zakay which means holy, besides that zakat also means al-numuw wa al-ziyadah. (Growing and developing) it is hoped that by spending zakat, it can grow an economy that gives zakat and receives zakat. In terminology, according to Sulaiman Rasjid zakat is the level or size of certain assets, which are issued or paid to those entitled to receive them (musathiq), with certain conditions such as sufficient haul and nisab (Ridlo, 2013). Zakat is a source of state income in Islamic public finance as well as the main fiscal policy in Islamic economics.

In the early days of Islam, zakat was a source of state income that played an active role in empowering and building the welfare of the people, especially in the economic sector. According to (Huda, 2012), there are at least three aspects related to the implementation of the obligation of zakat: First, moral and psychological aspects in this aspect it is hoped that zakat can erode the greed and greed of the rich who tend to love wealth and the world. Second, the social aspect in this case zakat acts as a unique tool given by Islam to eradicate the level of poverty in society and at the same time make rich people aware of the social responsibility that religion has imposed on them. Third, The economic aspect in this case zakat prevents the accumulation of wealth in certain groups only and obliges the rich to distribute their assets to the poor or better known as *mustahiq*. Zakat is one of the instruments with great potential to alleviate poverty because zakat can function as working capital for the poor to create jobs. So that *mustahiq* can earn income and be able to meet their daily needs or as additional capital for someone who lacks capital so that their business can run smoothly, their income increases, and can meet their daily needs. Thus, the burden on the state in terms of unemployment and poverty can be reduced. Besides, in the monetary economy, zakat can also curb the inflation rate caused by unbalanced currency circulation and a more even distribution of income. Apart from distribution purposes, analysis of fiscal policies and economic systems is carried out for the stability of economic activity. (Rozalinda, 2014)

Given the importance of the role and benefits of zakat so that during the time of the Prophet Muhammad and the caliph afterward did not just give authority to manage zakat to individuals but became the responsibility of the State (an institution appointed by the state) or known as Baitul Maal, both in the collection and distribution process. Even when he became caliph, he fought against people who were reluctant to pay zakat. Based on the description above, we can conclude that zakat can be a momentum for the birth of an Islamic economy as an alternative

to the capitalist and socialist economies that dominate the world economy today. Therefore, the revival of Islam is a revival of an economy based on zakat, and this is very relevant to the needs of the ummah today.

2) *Fa'i*

Fai means to return everything. According to the term fai, all assets obtained or confiscated from the enemy in the form of land, as well as the movable assets in it (Huda, 2012) were conquered without any war (Tika Widiastuti, Sri Herianingrum, Wisudanto, Sri Ningsih 2020). Fai is an Islamic public financial income and a source of state financing or funding as the word of Allah in Q.S. Al-Hashr: 6:

*"And whatever booty (fai-i) that Allah gave to His Messenger (from their property), then to get it you did not mobilize a horse and (not also) a camel, but Allah gave the power to Rasul- Him for whatever He wants. And Allah has power over all things. "*

According to Abu Ubaid fai, it includes general state income like kharja or taxes, except for zakat (Tika Widiastuti, 2020). In line with Abu Ubaid, Ad-dawudi also stated that fai assets are state income other than zakat, namely kharaj, jizyah, ghanimah, ushur, and income from government commercial businesses (Huda, 2012).

3) *Jizyah*

Jizyah in language comes from Arabic, namely jaza which means replacement (compensation), repayment for a good or bad thing. According to the terminology, jizyah is a levy or tax imposed on non-Muslims who live in an Islamic country as a reward for life insurance and social security. (Yuliadi, 2019) or more simply, jizyah is a life tax, protection for non-Muslims living in a Muslim country (Tika Widiastuti, 2020). Jizyah is collected by the state from non-Muslim citizens who agree with the government as a form of their loyalty to the Islamic government, the consequences of protection, security of life and property, economic and social facilities provided by the Islamic government, and as compensation, they are exempted from the obligation to participate in war. Their obligation to pay jizyah is considered a fair thing because the Muslim population is also subject to several costs that must be incurred as citizens such as zakat, kharja, and others, it is only fitting that those who are not Muslims can also be protected to pay for it. (Rahman, 2015). Jizyah is mentioned in Surah At-Taubah: 29.

*"Fight those who do not believe in Allah and do not (also) in the next day, and they do not prohibit what is forbidden by Allah and His Messenger and do not have religion with the true religion (the religion of Allah), (i.e. people). which Al-Kitab gives them until they pay jizyah obediently while they are in a submissive state. "*

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At the time of the Prophet, the amount of jizyah collected from the Ahli Kitab was 1 Dinar per year for capable adult males, then if they had 30 heads of reach the jizyah was 1 tabi 'cow (1-year-old) if they had 40 cows. then the jizyah of 1 cow is destroyed (2 years old), and if they have income that comes out of the land, then the jizyah is 1/10 if the land is irrigated by rain and 1/5 if using irrigation.(Ghozali and Khoirunnisa 2018). While during the Umar Caliphate, the area of Islamic dominion was wider, Umar determined various jizyah based on the non-season economic ability of the taxpayer. According to Abu Ubaid as quoted by (Syahputra 2013), if one of them is unable to pay, then baitul mal will be assisted. In a study conducted by Nafis Irkhani, it was found that in collecting jizyah, Umar gave a group or sweating to the public who are obliged to jizyah with the following conditions: first, poor citizens who do not have income, work and do not have expertise. Second, religious leaders in this case priests, temple guards who live in the places of worship they guard. Third, men who are unable to work and do not have assets to spend. The fourth people have no sense or memory loss (Irkhani, 2016). However if the four groups have the ability and decent economic life, they will be subject to jizyah. This obligation to pay jizyah will end when they convert to Islam (Tika Widiastuti, 2020). Following the hadith of the prophet:

*"There is no obligation of jizyah for people who have converted to Islam"* (HR. Ahmad and Abu Daud)

The rate of jizyah per year applied during Umar bin Khattab's time was as follows (Rozalinda, 2014):

**Table 1. Rate of Jizyah**

<b>Population</b>	<b>Levels</b>
Wealthy non-Muslim citizens	48 dirhams
Middle economic non-Muslim citizens	24 dirhams
Farmers, laborers, poor people	12 dirhams

In modern times, the term jizyah is no longer heard. However, the practice still exists, namely in the form of a visa which is a guarantee or life tax imposed on foreign nationals who enter a certain country (Karim 2006).

#### 4) *Kharaj*

*Kharaj* comes from Arabic, namely *kharaja-yakhruju-khurujan* which means to come out. According to the term, etymologically *kharaj* is a type of tax imposed on land conquered by force of arms, regardless of whether the owner is a Muslim or not (Mannan, 1993). *Kharaj* can also be defined as a tax issued on land conquered by Islamic armies (Tika Widiastuti, 2020). The term *kharaj* was first introduced by the apostle Allah at the end of the khaibar war, at which time the

Prophet permitted the khaibar Jews to have their land back on the condition that they surrender part of their harvest to the Islamic government as kharaj (tax).

*Kharaj* began to be arranged systematically and administratively during the caliphate of Umar bin Khattab by establishing Diwan Al Kharaj. Kharaj at that time was abundant because the area that was conquered by Islam was getting wider, Roman and Sasanid spent so that it was felt necessary to have an orderly system of collection and distribution. According to Adiwarman Karim (2006), three factors must be considered in the collection of kharaj, namely first, soil fertility level. Second, the types of plants produced both in terms of the amount produced and the purchasing power. Third, type of irrigation or irrigation, namely land irrigated by rivers or springs, irrigated by human and animal power, rainwater, and artificial irrigation.

Here the author attaches the size and number of kharaj at the time Umar bin Khattab:

**Table 2. Rate of Kharaj**

<i>Rate of Kharaj (Umar bin Khattab)</i>	
<b>Types of Plants</b>	<b>Levels</b>
Grapes and Dates	10 dirhams / Jarib
Cane	6 dirhams / Jarib
Alfafa (Horse and Cow Food)	5 dirhams / Jarib
Wheat	4 dirhams / Jarib
Barley	2 dirhams / Jarib
<i>Rate of Kharaj in Iraq</i>	
Wet Wheat	2 dirhams/bushel
Wet Corn	4 dirhams/bushel
Wet Wine	5 dirhams/bushel
Wet Chrome Wood	10 dirhams/bushel
<i>Rate of Kharaj (Ali ibn Abi Talib)</i>	
Productive Wheat Field	1.5 dirham / Jarib and 1 sa' / Jarib
Less Productive Wheat Field	1 dirham / Jarib
Slightly Productive Wheat Field	1/3 dirham / Jarib
<i>Rate of Kharaj Based on Irrigation</i>	
Agricultural produce taught by rainwater	40%
Agricultural produce taught by artificial irrigation	30%

*Source:* Kitab Al Kharaj Abu Yusuf quoted by (Rozalinda, 2014)

5) *Usyur*

Etymologically, usyur means one-tenth. In terminology, 'usyur means a tax imposed on merchandise that enters an Islamic country or is in an Islamic state itself (Tika Widiastuti, 2020). Usyur or it can be called trade tax or customs has



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been known long before Islam developed. For example, the Greek government levies taxes on merchandise that comes from outside Athens. In the Islamic financial system, the Usyur began to be known during the caliphate of Umar bin Khattab, which was based on the background of Musa Al-Asy'ari's report that Muslim traders who traded in non-Muslim areas were subject to trade taxes by the local government. So that Umar bin Khattab also decided to collect taxes from non-Muslims who traded in Islamic territory so that there would be justice in international trade. For smooth and orderly implementation of usyur (Tika Widiastuti, 2020). At first, the usyur was a trade tax imposed on non-Muslims who traded in Islamic territory, but over time the usyur was also imposed on traders who were diverse in Islam for the sake of justice and welfare of the people. In collecting 'usyur, Umar bin Khattab considered two things, namely, first, the goods subjected to' usyur were only trade goods (not necessities). Second, the value reaches 20 dinars or 200 dirhams.

**Table 3. Rate of 'Usyur**

The level of 'Usyur	Time	Traders
2.5%	Year	Muslim
5%	Year	Zimmi
10%	Year	Harbi

*Source:* Kitab Al Kharaj Abu Yusuf quoted by (Rozalinda, 2014)

The table above provides us with information that the Caliph Umar bin Khattab in applying usyur always tried to apply the principle of justice. Where Muslim traders are subject to one-fourth of the harbi traders' obligations, namely 2.5%, this is because Muslim traders, in addition to paying usyur, are also required to pay zakat on trade each year.(Tika Widiastuti, Sri Herianingrum, Wisudanto, Sri Ningsih 2020)

### 6) *Ghanimah*

Ghanimah is a source of state income obtained from the war or better known as the spoils of war (Rozalinda, 2014).

*"They ask you about (the distribution of) the spoils of war. Say: "The spoils of war belong to Allah and the Messenger, therefore fear Allah and improve the relations between your neighbors; and obey Allah and His Messenger if you are a believer."*

The fifth part of this becomes state revenue and is included in the state treasury, namely the Baitul Mal. Meanwhile, the 4/5 belonged to soldiers divided according to their position in battle. The cavalry had two shares (for soldiers and horses), one part for the foot soldiers, one part for the other (Rozalinda, 2014). In ghanimah there are several types of division, namely first, *Nafal*, namely an award given to a soldier in the form of distribution of ghanimah assets which is more than the average number of both state leaders and field leaders. Second, *Salab*, personal items that the soldier seized from the enemy he killed. Third, *Safi* ' is the leader's choice of goods taken from the Ghanimah for himself (Huda, 2012)

In today's modern economy, state income from the ghanimah may be equated with confiscated goods due to violations of state law (Rahman, 2015). Meanwhile, according to Fajar Fandi Atmaja (2019), ghanimah is no longer relevant because it does not directly support war actions to gain wealth.

**b. Indonesia's Public Financial Revenue Sources**

In-Law Number 17 of 2003 concerning State Finances, state revenue is all revenue originating from taxation revenues, non-tax state revenues, and grant receipts from within and outside the country. Based on the above law, it can be seen that the country's income is divided into 3, namely:

- 1) The source of state revenue comes from taxes. Taxes are the people's compulsory contribution to the state, in this case, it can be enforced and obligatory to pay it according to the laws and regulations without receiving reciprocal services or recompense (counter-achievement), which are directly appointed and used to finance general expenditures related to state duties in the framework of administering government (Waluyo, 2013). According to Law no. 17 of 2003, the source of tax revenue consists of domestic taxes and international trade. Domestic taxes come from Income Tax, Value Added Tax, Sales Tax on Luxury Goods, Land and Building Tax. Meanwhile, international trade taxes come from import duties, customs, exports, and imports. Until now, Indonesia's income was still dominated by taxes, especially domestic taxes.
- 2) The source of non-tax state revenue, according to Law no. 17 of 2003 Non-tax state revenue is all revenue received by the state from natural resources, profit sharing from state-owned enterprises, and other non-tax revenues such as royalties for natural resource management ranging from fisheries, forestry and mining, loans, confiscated goods, the printing of money or donations of abandoned assets, retribution.
- 3) Grant, which is a gift given to the government but not a loan. Grants are voluntary and given without any special contract. State revenue in the form of this grant can be from within and outside the country, either private or government, except for the grant for customary natural disaster pandemic outbreaks that cannot be input as state revenue.

Generally Huda (2012) explain the difference between the sources of modern state income and classical Muslim countries as follows:

**Table 4. Sources of Modern State Income and Classical Muslim Countries**

Modern Country		Classic Muslim Country	
Types of Charges	Definition	Types of Charges	Definition
Personal	Charges for personal	Zakat	on State levies on

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income tax.	income.	individual income	Muslims and religious/religious implications, on income from individual businesses.
Corporate income tax.	Levies on company income.	Zakat on changes in capital for business institutions.	Charges for Muslim businesses, such as agriculture, trade, and industry, have implications for worship.
Sales tax.	Levies on the purchase/consumption of a type of goods.	' <i>Usyur</i> .	Excise/levies on various merchandise as retaliation or retribution for taxes from other countries. Domestic sales tax in Islam is not recognized.
Property tax.	Levies on land, buildings, and building contents.	Zakat on property.	Levies because someone keeps property (gold, silver, houses, livestock, securities, and so on).
Levies, local taxes, taxes on direct government services, government regulations.	Charges are generally associated with government services, such as the use of public facilities, driver's license, ID card, and so on.	<i>Kharaj</i> .	Levies on the use of land/state assets, such as agricultural compensation, logging rights, and so on.
		<i>Jizyah</i> .	State levies on non-Muslim residents, as a counterweight to Muslim obligations related to religious obligations.
		Surtax.	Additional liability if zakat and non-zakat instruments are insufficient.

Abu Ubaid and ad-dawudi's thoughts regarding the source of revenue or income in Islamic public finance generally have relevance to public sources of finance in Indonesia, but the system or amount is different. Fa'i and Kharaj in the form of land and building tax, usyur in the form of customs, jizyah in the form of a visa, especially in the form of land and building tax and the mining tax. Meanwhile, there is a difference in income between Rahman (2015) and Fajar Fandi Atmaja (2019), where according to Rahman ghanimah is equated with state confiscated goods due to violating the law while Fajar Fandi Atmaja ghanimah is no longer relevant because he does not directly support war actions to obtain wealth and it also contradicts the Preamble to the Constitution of the Republic of Indonesia in 1945, namely to participate in implementing world order based on independence, eternal peace, and social justice. Finally, Zakat is still practiced and managed for Indonesia. It is managed by BAZNAS and LAZ but unfortunately, its use is no longer a source of income for the government. However, the goal is still the same to be distributed to mustahiq to increase their standard of living. In the public financial system in Indonesia zakat is one of the potentials for state revenue that has not been managed by the government and can even be said to tend to be neglected. (Subeka, 2016) Whereas the potential for zakat in Indonesia is enormous considering that Indonesia is one of the countries with the largest Muslim population in the world. Nationally, based on reports from the National Zakat Agency (BAZNAS), the total potential for zakat in Indonesia in 2020 reaches IDR 233.84 trillion, but the realization of zakat can be collected by BAZNAS only reaches IDR 10.166 trillion. The low number of realization compared to the existing potential is caused by many things, including low awareness of the people in tithing, weak trust of the people towards zakat managers, lack of resources and infrastructure for managing zakat, and so on.

## **5. CONCLUSION**

State revenue is all forms of income from deposits or income that go to the state treasury, usually sourced from taxes, levies, company profits, fines, etc. which are used as a source of funding for state activities and needs in the framework of state development. According to Abu Ubaid in Kitab-Amwal explained that the source of public Islamic financial income consists of alms including zakat, Fa'I, and Khumus. Meanwhile, according to David in the book of al-Amwal, the sources of state income are divided into groups, namely periodic income, namely income from jizyah or personal taxes, kharaj, and usyur. non-periodic income, namely income from ghanimah, fa'I, and zakat. In general, it has relevance to public sources of finance in Indonesia, it's just that the system or amount is different. Kharaj, usyur, khumus in the form of mining taxes, jizyah in the form of visas, ghanimah there are differences of opinion that can be equated with confiscated goods from the state due to violating the law while other opinions say they are irrelevant because they support war actions to acquire wealth. Fa'i is no longer relevant, lastly, Zakat is still practiced in Indonesia and managed by BAZNAS and LAZ.

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