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1 Relevance Of Al Mawardi's Reflection In The Development Of Islamic Economic Activities

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Abstract: This paper discusses the development of Islamic economics by al-Mawardi. Abu al-Hasan Ali bin Muhammad bin Habib al-Mawardi al-Basri, commonly known as al-Mawardi, is one of the leading Islamic economic thinkers, born in Basrah, Iraq, in 364 Hijriyah (974 AD). This research is historical research that considers past events based on a survey of materials that contain information about the past, and the research method used by researchers is library research. Sources of data obtained by researchers are from the book of *al-Abkām al-Sulṭāniyyah* and books and journals, and other materials related to al-Mawardi's Islamic economic thought. This study's results indicate that one of al-Mawardi's most representative scientific works reflects his thoughts on Islamic Economics. The subject matter that is carried out by al-Mawardi in this work is the problem of state finances, especially the problem of sources of state revenue and spending. Al-Mawardi's economic thinking, namely: (1) State and Economic Activity, (2) Land Tax Regulations, and (3) *Bayt al-Māl*. Al-Mawardi argues that the state has a duty that must be carried out to provide the welfare of all people by carrying out economic development to meet the needs of every citizen, so it cannot be denied that the state requires a source of funding or a revenue budget to carry out its obligations. al-Mawardi provides a perspective regarding several alternatives that can be used as state revenue, including zakat, *ghanimah*, *kharaḥ*, *jizyah*, and *uṣyūr*. al-Mawardi said that if the sources of state revenue are still insufficient to meet the needs of the state revenue budget or there is a budget deficit; then the state is permitted to issue policies in the form of new taxes or make public loans.

Tulisan ini membahas tentang pengembangan ekonomi islam oleh al-Mawardi. Abu al-Hasan Ali bin Muhammad bin Habib al-Mawardi al-Basri atau biasa dikenal dengan al-Mawardi adalah salah satu tokoh pemikir ekonomi Islam, kelahiran Basrah, Irak tahun 364 Hijriyah (974 Masehi). Penelitian ini merupakan penelitian historis yang mempertimbangkan peristiwa masa lalu berdasarkan survei terhadap bahan-bahan yang mengandung informasi tentang masa lalu, dan metode penelitian yang digunakan

peneliti adalah penelitian kepustakaan. Sumber data yang diperoleh peneliti adalah dari kitab *al-Abkām al-Sulṭāniyyah* dan buku dan jurnal serta bahan lain yang berhubungan dengan pemikiran ekonomi islam al-Mawardi. Hasil penelitian ini menunjukkan bahwa terdapat salah satu karya ilmiah al-Mawardi paling representatif mencerminkan tentang pemikirannya terhadap Ekonomi Islam. Pokok bahasan yang diusung oleh al-Mawardi dalam karya tersebut adalah masalah keuangan negara terutama masalah sumber pendapatan dan belanja negara. Pemikiran ekonomi al-Mawardi yaitu: (1) Negara dan Aktivitas Ekonomi, (2) Regulasi Pajak Tanah, dan (3) *Bayt al-Māl*. Al-Mawardi berpendapat bahwa negara mempunyai tugas yang harus dilaksanakan untuk memberikan kesejahteraan hidup seluruh rakyat dengan melakukan pembangunan ekonomi guna memenuhi kebutuhan setiap warga negaranya, maka tidak dapat dipungkiri bahwa negara memerlukan sumber pendanaan atau anggaran biaya pendapatan dalam melaksanakan kewajibannya tersebut. al-Mawardi memberikan perspektif terkait beberapa alternatif yang dapat dijadikan sebagai pendapatan negara diantaranya zakat, *ghanimah*, *kharāj*, *jizyah*, dan *ūsyūr*. al-Mawardi menyebutkan seandainya sumber-sumber pendapatan negara tersebut masih belum cukup mampu untuk memenuhi kebutuhan anggaran pendapatan biaya negara atau terjadi defisit anggaran, maka negara diperkenankan untuk mengeluarkan kebijakan berupa pajak baru atau melakukan pinjaman publik.

Keywords: al-Mawardi, Islamic Economic, State, People

Introduction

Abu al-Hasan Ali bin Muhammad bin Habib al-Mawardi al-Basri, commonly known as al-Mawardi, is one of the leading Islamic economic thinkers, born in Basrah, Iraq, in 364 Hijriyah (974 AD). He was born at the beginning of the decline of the Abbasid dynasty, which was caused by the peak of the dispute between the adherents of the Shi'a school and the Ahlussunnah school. During the Abbasid dynasty, the people of Basra tended to support the Ahlussunnah sect, while the rulers of Basrah, Bani Buwaih, preferred the Shi'ite sect. So that when the Bani Buwaih held power in the Abbasid dynasty, conflicts often occurred between followers of the Ahlussunnah and Shi'a schools.

Another name for al-Mawardi is Abu Hasan. Historians and tabā' pinned the titles al-Mawardi, *Qādi al-Qudhāt*, al-Basri, and al-Syāfi'i behind the name Abu al-Hasan Ali bin Muhammad bin Habib. He has named al-Mawardi because his grandfather and father worked as rose water traders. The title *Qādi al-Qudhāt* was given to him because he was a judge who was an expert in fiqh. The degree was given to al-Mawardi in 429 Hijriyah (1039 AD). Because he was born in Basra, he was given the title al-Basri. Abu al-Hasan Ali bin Muhammad bin Habib al-Mawardi al-Basri died at the age of 86, to be precise on the 30th of the month of Rabi'ul Awwal in 450 Hijriyah or (May 27, 1058, AD). His remains were buried in the *Bab Harb cemetery* in Baghdad, Iraq.

Abu al-Hasan Ali bin Muhammad bin Habib al-Mawardi al-Basri started his education in Basrah and Baghdad. Basra and Baghdad are the two largest cities in Iraq; the distance between the two cities is about 545 km. After that, he continued his studies by traveling to various Islamic countries. Al-Mawardi's teachers were al-Hasan

bin Ali bin Muhammad al-Jabali, Muhammad bin Adi bin Zuhar al-Manqiri, Jafar bin Muhammad bin al-Fadhl al-Baghdadi, Abu al-Qasim al-Qusyairi, Muhammad bin al-Ma'ali al-Azdi, and Ali Abu al-Asyfarayini. The breadth of knowledge possessed by al-Mawardi made him a major figure of the Shaff'i School who was entrusted with holding positions as a Judge in several countries in rotation.¹

When al-Mawardi came back to the Iraqi city of Baghdad in a short time, al-Mawardi was sworn in as a Supreme Court Justice during the reign of al-Qaim bin Amrillah al-Abbasi. Al-Mawardi lived when Islam was divided into three dynasties at odds with each other: the Abbasid dynasty in Baghdad, Iraq, the Ummayyad dynasty II in Andalusia, and the Abbasid dynasty in Egypt. The Bani Buwaih as the holder of the throne of the Abbasid dynasty in Baghdad, Iraq, gave a high position to al-Mawardi to serve as a mediator for the Bani Buwaih with their rivals. al-Mawardi is also active as a teacher and writer.² Two of al-Mawardi's many students were al-Hafidz Abu Bakar Ahmad bin Ali al-Khatib al-Baghdadi and Abu al-Izza Ahmad bin Kadasy.

The scientific works that have been written by al-Mawardi in various fields of study are *Adab al-Dunyā wa al-Dīn*, *al-Abkām al-Sulthāniyyah*, *al-Amtsal wa al-Hikām*, *al-Hāwī al-Kabīr*, *al-Nukāt wa al-Uyūn*, *Nasibat al-Mulūk*, *Siyāsah al-Wizārah wa al-Siyāsah al-Mālikī*, *Tafsīr al-Qur'ān al-Karīm* etc. Of the many scientific works that have been written by Abu al-Hasan Ali bin Muhammad bin Habib al-Mawardi al-Basri, Syafic, three scientific works reflect al-Mawardi's economic thinking, including *al-Ahkām al-Sulthāniyyah wa Wilāyah al-Dīniyyah*, *Adab al-Dunyā wa al-Dīn*, and *al-Hāwī al-Kabīr*.³

The work of *al-Abkām al-Sulthāniyyah wa Wilāyah al-Dīniyyah* written by al-Mawardi, describes the system of government and state administration, the rights and obligations of rulers towards their people, the various institutions that exist in the state system, state revenues and expenditures, and grant institutions.⁴ *Adab al-Dunyā wa al-Dīn* describes a Muslim's economic behavior with four main livelihood types: trade, agriculture, animal husbandry, and industry.⁵ Meanwhile, in *al-Hāwī al-Kabīr's work*, al-Mawardi explains *mudharabah* from the perspectives of various schools of thought.

Method

This research is historical research that considers past events based on a survey of materials that contain information about the past, and the research method used by researchers is library research. Library research is a series of research activities in which

¹ Wahyu Ziaulhaq. 2022. "Buying and Selling Used Clothing: An Islamic Economy Law Perspective". *Nusantara Economy* 1 (1):29-37. <https://juna.nusantarajournal.com/index.php/numy/article/view/23>.

² Aziza Aryati, " *Al-Mawardi Educational Thought (Ethics Between Teacher-Student)* ", At-Ta'lim Journal, Vol. 15, No. 1, January 2016, p. 212

³ Hoirul Amri, " *Contribution of Economic Thought Abu Hasan Al-Mawardi* ", Journal of Economica Sharia Volume 2 Number 1 August 2016, p. 11

⁴ Efendi Sugianto, " *Sources of State Income According to Muslim Scholar Imam Al-Mawardi* ", Journal of Student Research Results Volume 5, No. 2 October 2020, p. 5

⁵ Aris Stianto and Syamsuri, " *Al-Mawardi's Concept of Welfare State in the Book of Adab Aldunya Wa Al-Din: An Study of the Concept of Critical Analysis* ", Journal of Islamic Economics Volume 10, Number 2, November 2019, p. 196

library materials are used to consider literature relevant to the topic of discussion and record and process the literature results as research material. This study uses library sources to obtain data following the research topic. Sources of data obtained by researchers are from the book of *al-Abkām al-Sulthāniyyah* and books and journals, and other materials related to al-Mawardi's Islamic economic thought.

Result and Discussion

al-Abkām al-Sulthāniyyah wa Wilāyah al-Dīniyyah is al-Mawardi's most representative scientific work reflecting his thoughts on Islamic Economics. The subject matter that is carried out by al-Mawardi in this work is the problem of state finances, especially the problem of sources of state revenue and spending. In chapters 11, 12, and 13 of *al-Abkām al-Sulthāniyyah wa Wilāyah al-Dīniyyah*, al-Mawardi discusses alms assets related to *fāi assets*, *ghanimah*, *jizyah* and *kharāj* who have a very broad position on Islamic Economics.⁶ Comparative analysis in this work with previous similar works presents that al-Mawardi discusses state financial problems more systematically and coherently. Al-Mawardi's main contribution to Islamic Economics lies in people's opinions regarding the imposition of additional taxes and the permissibility of public borrowing.

Al-Mawardi's Economic Thought

1) Country and Economic Activity

The state has a role that the people in meeting their needs need.⁷ Al-Mawardi argues that the state is the main actor that must provide welfare to all the people by continuing to carry out economic development because economic development in order to provide welfare for the people is the duty and responsibility of the state. The state can fulfill its duties and obligations by facilitating all kinds of facilities and means needed by all the people. Al-Mawardi's opinion states that if the source of drinking water is not functioning or the city buildings are damaged so that it is not possible for people to live in the city, then the state must immediately carry out its obligation to rebuild, and if there is no budget, the state must find a solution and a way out. To obtain a budget for infrastructure development.⁸

Fulfilling the services and needs of the people is a social obligation (*fardh kifāyah*) that the state must carry out.⁹ This happens because every individual in society is less likely to be able to fulfill these services and needs independently. So that in carrying out its obligations to provide services and meet the needs of the

⁶Masngudi, "Examining the Concept of Islamic Economic Thought Abu Yusuf and Al-Mawardi", Journal of At-Thariq Volume 12, No. 1, March 2016, p. 166

⁷Ade Linda's side, "Al-Mawardi and Al-Ghazali's Thoughts About the Role of the State in Islamic Economic Law", Mediasas Journal: Media Science of Shari'ah and Ahwal Al-Syakhsyiyah, Volume 5, Number 1, June 2022.

⁸Robi Musthofa Al Ghazali. 2022. "Boarding House Rent Refunds During Covid 19 Based On Sharia Economic Law". *Nusantara Economy* 1 (1):38-47. <https://juna.nusantarajournal.com/index.php/numy/article/view/25>.

⁹Rashda Diana, "Al-Mawardi and the Concept of State in Islam", Journal of Islamic Civilization Vol. 13, No. 1, May 2017, p. 164

people, the state is allowed to utilize the funds owned by the Baitul Mal.¹⁰ The duty of the state in providing services and meeting the needs of every citizen is by (1) protecting every religion in the state; (2) strengthening the applicable law by exercising stability; (3) guarding the borders of the Islamic state; (4) provide a conducive climate situation; (5) provide public administration services, justice, and the implementation of Islamic law; (6) bringing together arguments from various existing sources and increasing it by implementing new taxes if required by circumstances; and (7) utilize the funds owned by the Baitul Mal to carry out its duties and obligations in providing welfare for all its people.

The state has a duty that must be carried out to provide the welfare of all people by carrying out economic development to meet the needs of every citizen, so it cannot be denied that the state requires a source of funding or a revenue budget to carry out this obligation. al-Mawardi provides a perspective regarding several alternatives that can be used as state revenue, including *zakat*, *ghanimah*, *kharāj*, *jizyah*, and *ūsyūr*.

a) *Zakat*

The description regarding *zakat* put forward by al-Mawardi makes a distinction between tangible and intangible wealth. What tangible wealth means is that it can be seen clearly with the naked eye, and the public can find out easily. Examples of tangible wealth are animals and crops. Meanwhile, the meaning of intangible wealth is wealth that is not easily found by the public. Examples are money and jewellery. The state itself carries out the delivery of *zakat* on tangible wealth. While policies by the Muslims carry out the submission of intangible wealth.

b) *Ghanimah*

Al-Mawardi's opinion states that *ghanimah* is a booty done to Muslims due to war. Al-Mawardi further revealed that *ghanimah assets* are divided into four types: property, land, women's or children's booty, land, treasures, and war booty. Islam has regulated the distribution of property and land so that one-fifth is allocated to the state, and Muslims share four-fifth of the army. The booty of women or children can be used as enslaved people or enslaved people, and it is permissible to kill them if the loot belongs to the class of infidels. However, if the women or children are people of the book, it is forbidden to kill them. Meanwhile, the ulema has agreed to leave all decisions regarding war entrapment to the policies of the state authorities.

c) *Kharāj*

Al-Mawardi's explanation regarding *kharāj* is a tax on land that the people must pay. The state authorities entirely regulate terms of payment of taxes on *kharāj*. So in the Qur'an and Hadith, there are no clear provisions regarding the payment of *kharāj*. According to al-Mawardi, the state has the right to ask the people to pay taxes based on the circumstances and conditions of the

¹⁰ Siti Afifah Nurullah. 2022. "Practice Services Between Sale and Purchase of Coffee Syari'ah Economic Perspective". *Nusantara Economy* 1 (1):14-28. <https://juna.nusantarajournal.com/index.php/numy/article/view/22>.

people.¹¹ Taxes on *kharāj* must be paid if the circumstances and situation of the country are in dire need of a development financing budget. The division of land imposed in *the kharāj* has been divided by al-Mawardi, namely waqf land, a dispute between Muslims without any fights because the land has been abandoned by its owner. Moreover, they are pleased to make peace with the Muslim community and do not mind paying taxes on the land occupied by the owner.

d) *Jizyah*

Jizya must be fulfilled for the assets owned by every ahl dzimmah (non-Muslim) who has agreed with the state government to settle down in areas under the control of Muslims.

e) *'usyūr*

'usyūr, namely the collection of taxes such as customs duties on goods that enter the area of authority of Muslims. *'usyūr* is a withdrawal imposed on sellers in the *ardh al-barb area* or the Islamic state itself. The withdrawal is determined by one-tenth of the capital (goods) of the merchandise of the infidel sellers who come from *dār al-barb*. *'usyūr* is only obligatory to apply to sellers of infidel *barb* and *infidel zimmi* because these two peoples are not required to pay taxes.

al-Mawardi said that if the sources of state revenue are still insufficient to meet the needs of the state revenue budget or there is a budget deficit; then the state is permitted to issue policies in the form of new taxes or make public loans. Looking at history, the Prophet Muhammad made public loans to meet war and other social needs at the beginning of Medina's reign.

Public loans can only be made in the public interest, such as being used to carry out the functions of the obligations and responsibilities of the state to create the welfare of all people. In this case, al-Mawardi provides a view of the functions of state obligations that finance can use public loan funds to meet war needs, such as procuring weapons and paying the salaries of state soldiers. In any condition and situation, the state must carry out the functions of the state's obligations by making public loans if the state is unable to finance all the needs to fulfil the functions of the state's obligations.

2) Land Tax Regulations

al-Mawardi has several methods of assessing *kharāj* based on factors that determine the ability of the land to pay *kharāj* such as soil fertility, types of plants, and irrigation systems. Soil fertility is the main factor that must be considered in the assessment of *kharaj* because the quality of production is determined by soil fertility. Another factor that must be considered in evaluating the *kharāj* is the plant type because each type has a different benchmark price.¹² In addition, the

¹¹Kazwaini, " Epistemology of Taxation in Al -Mawardi's Thought " Journal of Islamic Thought Vol. 41 No. 1 J 2017, p. 87

¹² Wahyu Abdul Jafar. 2022. Legality Of Halal Food Certification On Masalahah Mursalah Perspective. *Jurnal Ilmiah Mizani: Wacana Hukum, Ekonomi, Dan Keagamaan*, 9(1), 95–108. <https://doi.org/10.29300/MZN.V9I1.7055>

irrigation system is also included in the *kharaj assessment factor* because the impact is related to the operational costs that must be incurred.

According to al-Mawardi, another factor for assessing the *kharaj* is the distance that must be traveled between the market where produce is sold and the land cultivated by the *kharaj*. If the distance for the distribution of cultivated produce is close, the costs that must be incurred are less, so the *kharaj valuation* is higher. However, if the distance between the market and the arable land is far, the costs that must be incurred will be greater, and the value of the *kharaj* will be lower. This shows that distribution costs become a determinant of the price level.¹³ This regulation is used to create justice for *kharaj* taxpayers. Methods that can be used in determining the *kharāj tax rate* include:¹⁴

- a) Method *masā'ib al-ardb* is a method of determining *kharāj rates* based on the overall size of the land. This method is the same as the *mu'tabar* method carried out by Rasulullah SAW and then continued by Umar Bin Khathab. The determination of the *kharāj tax rate* at that time was set in an annual period at a different rate for each productive land on a *fixed basis*.
 - b) Method *masā'ib al-zar'i*, namely the determination of the *kharaj* tax rate based on the size of the land that is only planted. This method has also been applied by Umar bin Khathab to certain lands, especially in Syria.
 - c) Method *muqāsamah* is determining the *kharāj tax rate* based on the quantity of production of the *kharāj arable land*. Caliph al-Mahdi and Harun al-Rashid first applied this method during the reign of the Abbasid dynasty. al-Mawardi argues that state leaders can determine one of the three methods to determine the *kharāj tax rate*.
- 3) *Bayt al- Māl*

Bayt al-māl is a state institution that manages the state revenue and expenditure budget obtained from *kharāj*, *ghanimah*, zakat, *jizyah*, *fa'i*, and so on, which has been justified by *Syara'* to meet the life needs of all people who are citizens of the country the.¹⁵ According to al-Mawardi, the Qur'an has determined the source of state revenue obtained from zakat, so its use must be in accordance with the provisions determined by the Qur'an.¹⁶ In addition to the income derived from *kharāj*, *ghanimah*, *jizyah*, and *fa'i*, the overall use is handed over to state leaders to realize people's welfare and increase national mobility.

Implementing funds *bayt al-māl* can be used flexibly and non-bindingly as long as the available funds are used to implement state mechanisms. Because of the implementation of funds, *bayt al-māl* can be held crosswise, where if what is allocated for the interests of certain countries is not enough to meet the needs

¹³Mujahidin, "The Concept of Iqtha' Giving Land to the Community in Al-Mawardi's Economic Thought (Study of Al-Abkam Al-sultaniyyah Books)", Journal of Islamic Economic Law, Vol.2, No. March 1, 2017, p. 8

¹⁴Rahmad Hakim, "Comparing Tax Concepts (Kharāj) Yalya bin Adam (758-818 H) and Imam al-Mawardi (974-1058 H)", Journal of Islamic Civilization Vol. 12, No. 1, May 2016, p. 161

¹⁵Ian Rakhmawan Suherli, Dedah Jubaedah, and Private Pandu, "Imam Al Mawardi's Thoughts About the Institute for Monitoring Economic Activities to Improve the State's Economy" Journal of Islamic Economics and Binsin Volume 5 Number 1 May 2022, p. 95

¹⁶Rizki Syahputra, "Reconstruction of Al-mawardi and Abu Ubaid's Perspective of Zakat", Journal of Ecobisma Vol. 4 No. 2 June 2017, p. 110

that have been designed, then it can be allocated to meet the interests of other countries.¹⁷ The opinion given by al-Mawardi regarding the *bayt al-māl income* in the regions could be utilized to meet the needs of the people in their respective regions. *Bayt al-māl income* in the regions can be deposited to the central *bayt al-māl* if there is a surplus. If *bayt al-māl* revenues, both in the regions and at the center, receive a surplus, then the excess funds must be channeled to areas experiencing a deficit. *Bayt al-māl*, as a state financial institution has two responsibilities that have been classified by al-Mawardi including:

- a) responsibility for property entrusted to be given to people in need. This income comes from zakat, so the property stored in the *bayt al-māl* is intended for people who cannot afford it. The Qur'an has stipulated this regarding regulating the freedom to use sources of state revenue from zakat. Therefore, the responsibility for the first *bayt al-māl* is included in the fixed and minimum learning.
- b) responsibility for assets owned by *bayt al-māl*. This income does not come from *kharāj*, *ghanimah*, *jizyah*, and *fa'i*, so that this source of income is entirely given to state leaders' policies to build state infrastructure. al-Mawardi classifies the responsibilities of this second *bayt al-māl* into two parts:
 - 1) responsibility for the value received (*badal*), for example, financing the procurement of weapons and payment of military salaries. In this case, the *bayt al-māl* income is allocated as the cost of securing the state to protect the country from various attacks so that the people are safe and peaceful.
 - 2) Responsibility for donations intended to be used in providing the welfare of the people.

Mashlahab is a state policy in allocating sources of *bayt al-māl income*. The budgetary funds contained in the *bayt al-māl* can only be used by the state for the general benefit. Fund spending *bayt al-māl* is only oriented towards creating welfare for all the people with efforts to carry out sustainable development.¹⁸ The *bayt al-māl* revenue budget is not permitted to be used for the benefit of an individual or a particular group that does not concern the welfare of the people. In order to use the funds *bayt al-māl* is not misused by an individual or certain group; the state must optimize the empowerment of the grant council.¹⁹

muhtasib's function is to observe the needs of the people and provide recommendations on the procurement of projects that provide welfare for all the

¹⁷ Wahyu Abdul Jafar. 2022. "Political Buzzer In Islamic Law And Its Impact On Muslim Society". *Hamdard Islamicus* 45 (3). <https://doi.org/10.57144/hi.v45i3.491>.

¹⁸ Meta Riskia. 2022. "Implementation Of Mudharabah Financing On Baitul Maal According Majelis Ulama Indonesia". *Nusantara Economy* 1 (1):10. <https://juna.nusantarajournal.com/index.php/numy/article/view/17>.

¹⁹ Mutasir, "Non-Muslims As Ministers of Tanfidz Perspective of Al-Mawardi's Thought", *Journal of Islamic Thought*. Vol. 42 No. 2 July – December 2018, p. 48

people.²⁰ Based on the recommendations submitted by the *muhtasib*, the state must guarantee people's lives by providing various facilities and infrastructure that all people can utilize. The state is also obliged to maintain and meet the needs of the poor. Because the obligation to meet the needs of the poor is not the obligation of every individual in society but is a duty and responsibility that the state must carry out by utilizing state revenue sources from *bayt al-māl*.

Conclusion

al-Mawardi has the full name Abu al-Hasan ⁵ Ali bin Muhammad bin Habib al-Mawardi al-Basri, al-Syafie was born in Basrah in 364 Hijriyah (974 AD) ⁷. al-Mawardi works as a judge, teacher, and writer. al-Mawardi died at the age of 86 on the 30th of the month of *Rabi'ul Awwal* in 450 Hijriyah (May 27, 1058, AD) and was buried in the *Bab Harb cemetery* ² Baghdad. Scientific works that reflect al-Mawardi's economic thinking include *al-Abkām al-Sulthāniyyah wa Wilāyah al-Dīniyyah*, *Adab al-Du'ā' wa al-Dīn*, and *al-Hāwī al-Kabīr*. Of the three works that al-Mawardi has written, *al-Abkām al-Sulthāniyyah wa Wilāyah al-Dīniyyah* best represents al-Mawardi's economic thought.

Al-Mawardi's thinking consists of the State and Economic Activities, Tax and Land Regulations, and *Bayt al-Māl*. The state must be able to create welfare for all its citizens. If the state cannot meet the needs of all the people, then the state can make zakat, *kharāj*, *ghanimah*, *jizyah*, *fa'i*, and *'usyūr* a source of state revenue and expenditure budget. However, if the state's source of income is still insufficient to guarantee people's lives, then the state is permitted to make public loans.

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²⁰Rizal Muttaqin and Nurrohman, "Islam and the Market: A Study of Abu Hasan Al-Mawardi's Thoughts About Market Mechanisms", Journal of Islamic Economics and Business Volume 3 No. 1 2020, p. 9

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