

## Abu Ubaid's Thoughts On Taxes and Zakat: Relevance Approach In Indonesia

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### Abstract

*This researcher discusses Abu Ubaid's concept of thinking about Taxes and Zakat, and its relevance to be providing solutions to the level of community welfare. Indonesia as a country with Muslim as a majority on his population, has a high potential for collecting zakat and be any of sources the state income. This study aims to examine more deeply the concept of public finance, especially regarding zakat and taxes from Abu Ubaid's perspective, and examine public finance in Indonesia. The method used is qualitative with a library study approach or library research, the primary source used in this study is the book of Al Amwal by Abu Ubaid. The results from this analysis is Abu Ubaid's concept of jizyah, kharaj, ushr, and various kinds of zakat being the solution and the concept of public finance, such he has described in Al Amwal's book. Researchers also try to analyze the tax concept that exists in Indonesia and the current contemporary zakat system. There are several things that can be concluded in this study that the capitalist system with various kinds of taxes applied in Indonesia it's been quite burdensome for the community, and the concept of zakat and its contemporary implementation become the solution for community welfare. Good management and funds are required and needed for zakat improvement.*

**Keywords:** Taxes, Zakat, State Revenue, Welfare

## INTRODUCTION

Taxes are the largest income sector of state coffers, state revenues from the tax sector play a very important role for the sustainability of the government system. Taxes are one of the sources of state revenue that has an important role to sustain development financing in Indonesia. Indonesia itself adheres to a self-assessment system<sup>1</sup>. Self-assessment where taxpayers are welcome to calculate how much tax must be paid each month with income income each month. While zakat can also be an important instrument that can improve the economy.

Taxes and zakat are two instruments of collecting public funds that will be allocated for state purposes or the benefit of the ummah, one of which is for the financing of infrastructure and various state facilities, not only for the benefit of the tax state can also be used to help communities affected by natural disasters.

Financial experts distinguish two types of taxes, namely the tax of objects that are mandatory on the eyes of objects, forcibly regardless of personal conditions and dependents, debts and other obligations. Both head taxes, namely taxes that must pay attention to the following:

1. Exempt taxes to a certain extent for people who cannot afford it
2. Pay attention to income
3. Net income is income that has been reduced by financing and other expenses. Taxes are levied from net income.
4. Pay attention to the burden of the family
5. Pay attention to debt<sup>2</sup>.

It must be recognized that the budget of the state that adheres to the system of capitalism as in Indonesia is still incomplete and this situation has caused economic problems to be alleviated. Therefore, researchers want to offer the Abu Ubaid Theory in taxes and zakat, whether using the concept of abu ubaid islamically can be one of the theories that can be used for Indonesian reference. In this study researchers used qualitative methods (library research), using a character study approach.

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<sup>1</sup> *self assessment* yang mana para wajib pajak di persilahkan untuk menghitung berapa pajak yang harus di bayarkan setiap bulan nya, dengan penghasilan pendapatan setiap bulan nya (Muhammad Fauzan, Konsep Perpajakan Menurut Abu Yusuf, *Jurnal Human Falah*, vol. 4 No. 2 Juli- Desember 2017)

<sup>2</sup> Yusuf Qardhawi, *Hukum Zakat*, Bogor, pustaka Litera antarnusa 1986, p. 1044

## LITERATURE REVIEW

The results of Fitra Rizal's research, in the title "The Relevance of Abu Ubaid's Islamic Economic Thought to the Modern Economy" 2019. The method in this study uses a descriptive quality method with the book *abu ubaid Al Amwal*, which discusses international trade, public finance, and the function of money, and synchronizes the relevance of abu ubaid with the modern economy today<sup>3</sup>.

The results of the research of Mohammad Ghozali and Ria Khoirunnisa, with the research title " The Concept of Islamic Financial Management According to Abu Ubaid's Thought" 2019, in this study used the literature method ( library Research) with the theoretical approach used. Abu Ubaid stated that the function of money does not have an intrinsic value as a standard of exchange value (standrd of exchange value) and as a medium of exchange (medium of exchange)<sup>4</sup>.

## FINDING AND DISCUSSION

### Biography of Abu Ubaid Al Qosim Bin Salam

He was Abu Ubaid bin Salam bin Miskin bin Zaid al Azdi, his father a slave of the Romans belonging to one of the inhabitants in Heart<sup>5</sup>, Abu Ubaid is a person who has received knowledge from among the Kuffah and Basrah scholars, and he is a person who loves science, so since then his attitude has its own privileges, including being far from being fanaticism towards Kufah scholars and Basrah scholars. Evidence of this attitude Abu Ubaid has positioned himself as the gateway to ijthihad<sup>6</sup>. In the book of *al Amwal* has a special feature, that is, this book is the cultural heritage of Islam in the field of Islamic economics. This book has also studied a lot about hadith, atsar and financial applications within the scope of Sharia and the state.

### Abu Ubaid's Theory of Public Finance

Types of Treasures That Are Managed According to the Qur'an and Sunnah

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<sup>3</sup> Fitra Rizal, "Relevansi Pemikiran Ekonomi Islam Abu Ubaid Dengan Perekonomian Modern", *jurnal ekonomi syariah*, vol. 1 no. 1 April 2018

<sup>4</sup> Mohammad Ghozali dan ria Khoirunnisa, "Konsep Pengelolaan keuangan Islam Menurut Pemikiran Abu Ubaid", *jurnal ekonomi islam*, vol. 9 no. 2 Januari- Juni 2019.

<sup>5</sup> أبو عبيد القاسم بن سلام, *الأموال*, طبعة أولى, (بيروت : دارالمشرق 1409 هـ / 1989 م) ص 23

<sup>6</sup> Ibid p. 28-39

The First kind, the treasure that Allah bestowed upon His Messenger from the Musyrikins. Namely, treasures that were not obtained by muslims using horses or troops, such as Fadak and the wealth of Bani Nadhir<sup>7</sup>. The Second Kind, ash Shafi is the treasure that has been chosen to be used as the right of ownership of the Messenger of Allah from every ghanimah achieved by the muslim army, and before the ghanimah treasure is distributed to the muslims.

The Third Type, one fifth of ghanimah's property is property that has been distributed to the rightful person and after being divided by one-fifth.

Of the three types have been mentioned in the hadith:

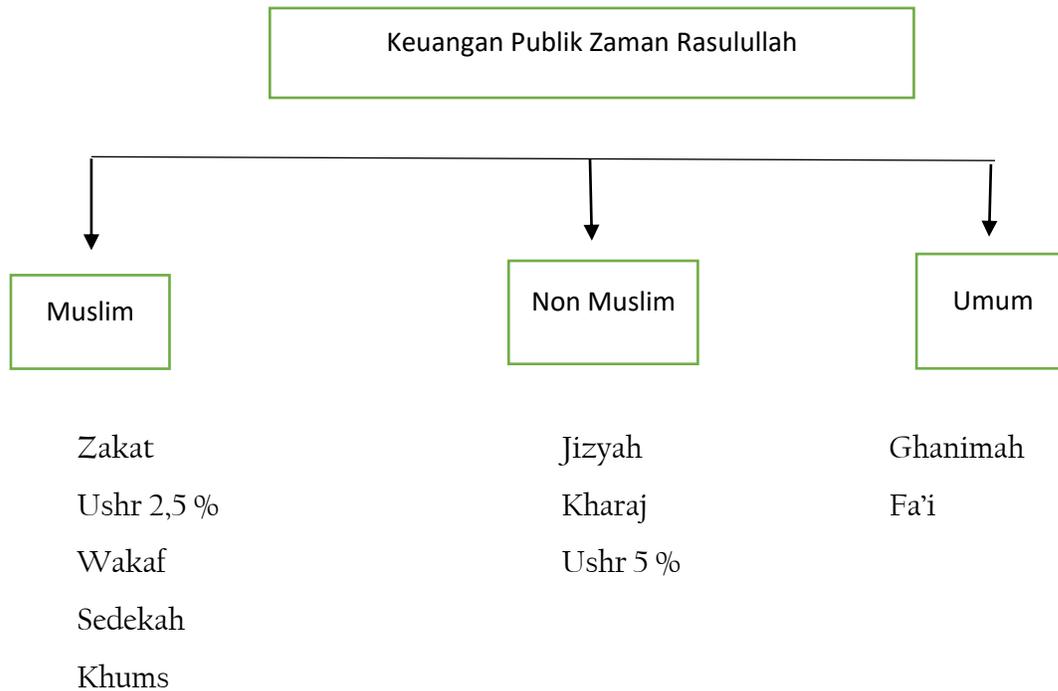
قال أبو عبيد فأما أموال بني النضير فإن عمر بن الخطاب قال كانت أموال بني النضير مما أفاء الله على رسوله مما لم يوجف المسلمون عليه بخيل ولا ركاب فكانت لرسول الله صلى الله عليه و سلم خاصة فكان ينفق منها على أهله نفقة شنة وما بقي جعله في الكراع والسلاح عدّة في سبيل الله

#### Leader's Arrangements Over Fai', Khumus, and Zakat's Estates

Fai is a spoils obtained by Muslims by peaceful means or the existence of a peace agreement between the two parties. Jizyah is obtained from among the bookkeepers who trade in the area of muslims so they are obliged to pay jizyah, this jizyah is obliged to infidels.

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<sup>7</sup> Bani Nadhir is a Jewish caravan living around the city of Medina, (Agus Yulianto, Bani Nadhir Expulsion and Dzartul Riqā War', accessed on September 15, 2020 at 21.25 PM <https://www.republika.co.id/>)



Source by: Researcher Mapping

The distribution of fai' property is focused on the salaries of the townspeople not the villages because the village people do not have a fixed salary, while the townspeople take part in the affairs of the muslims. In addition, the city people are people who know and study the Qur'an, the sunnah of His Messenger, helping to enforce the law of hudud, teaching goodness. Therefore the researcher argues that fai's property' is prioritized and prioritized with people whose salary is fixed<sup>8</sup>. In addition, the fai funds are distributed to the warring people of the muscidine to the Muslims, to the victims of natural disasters, if there is chaos of the war of shedding blood, the activities of the menadi are stopped. these three factors are the allocation of fai' which has been explained in the qur'an and the hadith of the Messenger of Allah . Like the verses of the Qur'an surah Al Anfaal 72-75<sup>9</sup>

<sup>8</sup> أبو عبيد القاسم بن سلام, الأموال, .....ص309

<sup>9</sup> Al Qur'an Al Kareem, p. 186

إِنَّ الدِّينَ أَمْنٌوَا وَهَاجِرٌوَا وَجَاهِدٌوَا بِأَمْوَالِهِمْ وَأَنْفُسِهِمْ فِي سَبِيلِ اللَّهِ وَالَّذِينَ أَوْوَا وَنَصَرُوا أُولَئِكَ بَعْضُهُمْ أَوْلِيَاءُ بَعْضٍ وَالَّذِينَ  
 أَمْنُوا وَلَمْ يُهَاجِرُوا مَا لَكُمْ مِنْ وَلَايَتِهِمْ مِنْ شَيْءٍ حَتَّى يُهَاجِرُوا وَإِنِ اسْتَنْصَرُوكُمْ فِي الدِّينِ فَعَلَيْكُمْ النَّصْرُ إِلَّا عَلَى قَوْمٍ  
 بَيْنَكُمْ وَبَيْنَهُمْ مِيثَاقٌ وَاللَّهُ بِمَا تَعْمَلُونَ بَصِيرٌ

Khums is one of the state revenues obtained from spoils (ghanimah), khums is the same as his anfaal which explains the division of spoils. As explained in Sura Al Anfaal verse 1<sup>10</sup>.

يَسْتَأْذِنُكَ عَنِ الْأَنْفَالِ ۚ قُلِ الْأَنْفَالُ لِلَّهِ وَالرَّسُولِ ۚ فَاتَّقُوا اللَّهَ وَأَصْلِحُوا ذَاتَ بَيْنِكُمْ ۚ وَأَطِيعُوا اللَّهَ وَرَسُولَهُ ۚ إِن كُنْتُمْ مُؤْمِنِينَ

Kharaj means contract, in Islamic financial terminology, kharaj is a tax on land or land products, which must be paid to the state. Then it is clear if this kharaj is applied to land tax. The subject of kharaj is infidels as well as Muslims. If an infidel converts to Islam while he manages the land then it is obligatory upon him to pay 10% of his produce as zakat.

Zakat is one of the third pillars of Islam which can perfect the worship of Muslims. The virtues of zakat and its reward have been explained in the Qur'an surah At Taubah 104

لَمْ يَعْلَمُوا أَنَّ اللَّهَ هُوَ يَقْبَلُ التَّوْبَةَ عَنْ عِبَادِهِ وَيَأْخُذُ الصَّدَقَاتِ وَأَنَّ اللَّهَ هُوَ التَّوَّابُ الرَّحِيمُ

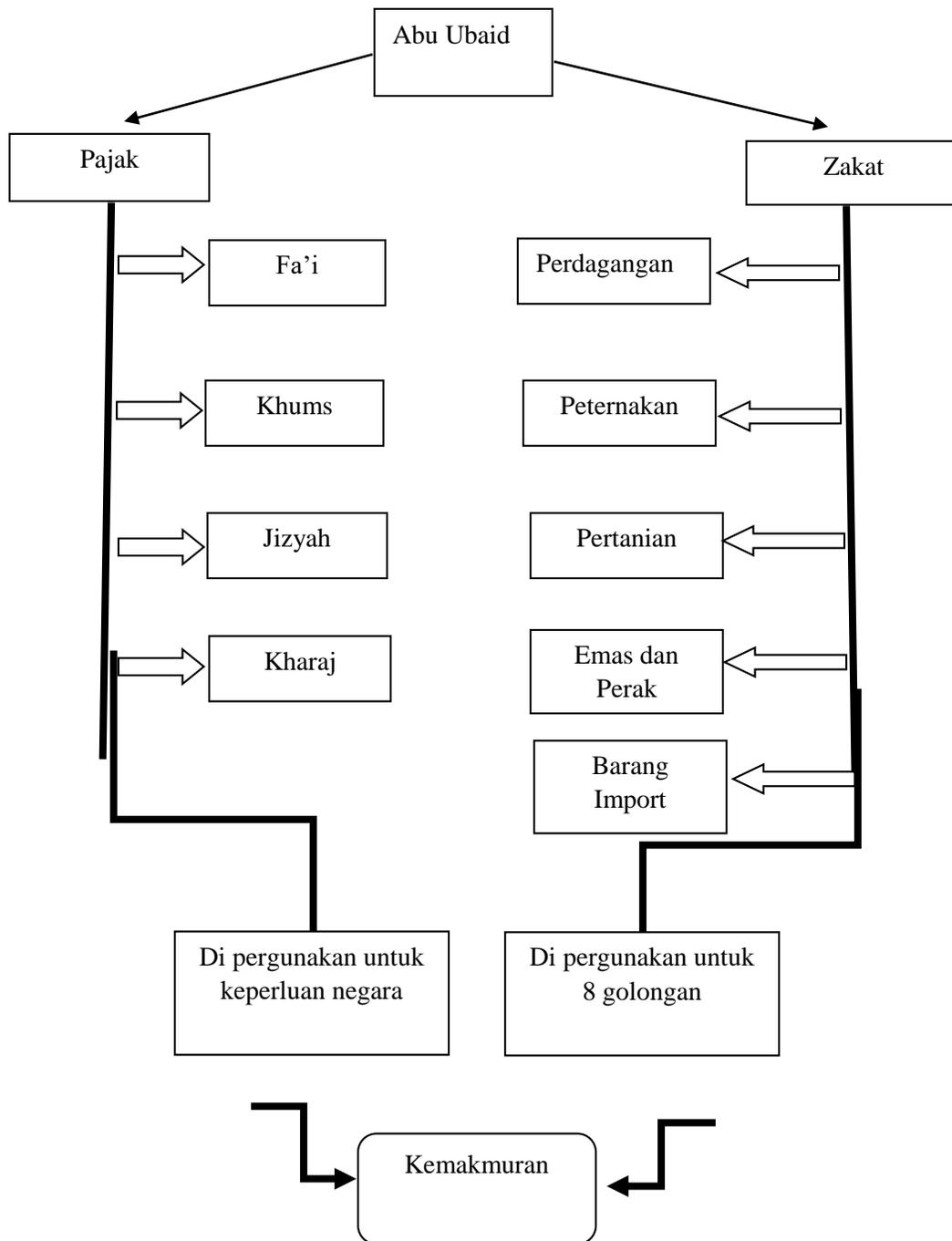
This verse explains the virtues of zakat, namely Allah accepts the torah of His servant and receives his zakat, zakat is also one of the obligations of a Muslim to issue zakat, for those who are able to issue his Messenger of Allah once explained about zakat by destroying usury, and nourishing alms as in the Qur'an surah Al baqarah 276<sup>11</sup>

يَمْحَقُ اللَّهُ الرِّبَا وَيُرِي الصَّدَقَاتِ ۗ وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ

<sup>10</sup> Ibid, p.177

<sup>11</sup> Al Qur'an Al Kareem, p. 47

Skema Pemikiran Abu Ubaid Dalam pengelolaan Keuangan Publik



Source by : Researcher Mapping

## Sources of State Revenue

So in the scheme of the researcher, the researcher mapped that in the age of abu ubaid tax revenues were obtained from fa'i, khums, jizyah, kharaj. In the fa'i collection there is a ushr element of 2.5 % for Muslims and 5 % for non-Muslims, this voting is carried out when entering the islamic state. Khumus also includes state income derived from spoils, while this jizyah is levied for non-muslims living in islamic countries, this jizyah can be decided if a non-muslim converts to islam then free from the cost of jizyah. Kharaj in the withdrawal of this kharaj is charged for land tax, for which the land is at the rate.

## Taxes In Indonesia

### 1. Types of Taxes

In Indonesia there are various kinds of taxes, these taxes are classified into 3 groups, namely by class, by nature, and by institution.

#### a. According to The Class

Taxes are grouped into 2 groups, namely:

##### 1) Direct Taxes

Taxes that must be carried and borne by the taxpayer himself and cannot be devolved to others. For example, Income Tax (PPh)

##### 2) Indirect Taxes

Taxes that can eventually be charged or delegated to other persons or third parties, indirect taxes occur if there is an activity, event or deed that causes the tax to be owed, for example the delivery of services or goods. Examples such as Value Added Tax (VAT)<sup>12</sup>.

#### b. According to the Collection Agency

Taxes in the collection institutions in the group will be 2, namely:

##### 1) State Tax ( Central Tax)

Taxes are collected by the central government and used to finance state households in the state budget.

For example, such as: Income Tax, VAT, PBB, BPHTB ( Duty on Acquisition of Rights to Land and Buildings)

##### 2) Local Taxes

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<sup>12</sup> Siti Resmi, *Perpajakan Teori dan Kasus*, (Jakarta: Salemba Empat, 2011) p.7

Taxes collected by the regions are both level I (provincial tax) and regional level II (regency/city tax) and are used to finance households of their respective regions.

Examples of these local taxes are: motor vehicle tax, restaurant tax, hotel tax, groundwater tax, parking tax etc.<sup>13</sup>.

JENIS PAJAK DI INDONESIA		
Group	Direct	
	Indirect	
Characteristic	Subjektif	VAT
	Objektif	PBB
		PPN
		PPnBM
Institution	Country	PPH
		PBB
		PPnBM
		PPN
	Region	Motor vehicles
		Hotel
		Resto
		Entertainment
		Parkir

Source by : Researcher Mapping

## 2. Subject, Object and Taxpayer

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<sup>13</sup> *Ibid*

Based on Law No. 36 of 2008 concerning income tax, that is, any additional economic ability received or obtained by taxpayers, both from Indonesia and outside Indonesia.<sup>14</sup>

a. Subjects of income tax (PPh)

In article 2 paragraph 1 of Law Number 36 of 2008 concerning Income Tax, it states that the subject of, among others:

1) Private Persons

Persons residing in Indonesia or abroad

2) The undivided inheritance as a single entity, replacing the entitled. I.e. heirs

3) Corporate

A group of people or capital that is a unit both doing business and not doing business includes Limited Liability Companies, Komanditer Companies, BUMN, Cooperatives.

4) Permanent Corporate

A form of business used by a private person who is not residing in Indonesia.<sup>15</sup>

3. Tax Collection System

In the world of taxation there are several tax systems that are applied to create a smooth flow of tax payments, there are several collection systems, namely:

a. Official Assessment System

The Official Assessment System is a tax collection system that imposes the authority to determine the amount of tax owed to the fiscus or tax official as the tax collector.<sup>16</sup> In this collection, the activity of calculating and collecting taxes is entirely in the hands of the tax apparatus.

b. Self Assessment System

Self-assessment system is a tax collection system that gives confidence and authority to taxpayers to fulfill their tax obligations<sup>17</sup>.

c. With Wolding System

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<sup>14</sup> *Ibid* p. 20

<sup>15</sup> *Ibid* p. 17

<sup>16</sup> Rani Maulida, Sistem Pemungutan Pajak Di Indonesia, ( diakses pada Tanggal 27 Oktober 2020, Pukul 12.19.WIB <https://www.online-pajak.com>. )

<sup>17</sup> Angelia Maylinda Wahyu Anitasari dkk, Analisis Penerapan Self Assessment System Pajak Hiburan Di Kota Blitar (Studi Pada Dinas Pendapatan Kota Blitar), *Jurnal Perpajakan*, Vol 10. No. 1 2016, p. 16

This tax collection system that authorizes appointed third parties to determine the amount of tax owed by the taxpayer in accordance with the regulations of tax regulations, and presidential decrees<sup>18</sup>

#### 4. Tax Rate

The tax rate is the provision of the percentage (%) or amount (rupiah) of tax that must be paid by the taxpayer in accordance with the tax basis or tax object<sup>19</sup>. In the world of taxation there are tariff rates determined by the state, each tax has a different rate, there are 4 rates in tax collection, namely:

##### a. Fixed Rate

A fixed rate is a rate in the form of a fixed amount or number, regardless of the size of the basis for the imposition of tax<sup>20</sup>. In Indonesia, a fixed rate is applied in stamp duty tax, payment using a cheque / giro where the tax is Rp. 6000.

##### b. Proposional Tariff (Balanced)

The proposed rate is a rate in the form of a certain percentage that is fixed in nature against the basis for the imposition of its tax<sup>21</sup>. The greater the basis for the imposition of taxes, the more will be paid.

This tax is applied to Value Added Tax (VAT) 10%, PPh Article 23 (the rate is 15% and 2% for other services.

## Zakat in Indonesia

### 1. Zakat Profesi

#### a. Definition of Professional Zakat

Profession zakat is zakat that is issued from the results of what is obtained from their work and profession. Profession zakat consists of two words, namely zakat and profession. In classical fiqh literature the notion of zakat is a right issued from property or a body. In this regard, Wahbah al-Zuhayly argued that zakat is a mandatory stipulation of rights contained in property. For example, a job that makes money, whether it is a job done by yourself, depends on others, thanks to the

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<sup>18</sup> *Ibid*

<sup>19</sup> Pasca Rizki Dwi Ananda dkk, Pengaruh Sosialisasi Perpajakan, Tarif Pajak, Dan Pemahaman Perpajakan Terhadap Kepatuhan Wajib Pajak (Studi Pada Umkm Yang Terdaftar Sebagai Wajib Pajak Di Kantor Pelayanan Pajak Pratama Batu), *Jurnal Perpajakan*, Vo. 6 No 2 2015 p. 4

<sup>20</sup> Siti Resmi, *Perpajakan Teori dan Kasus*..... p. 14

<sup>21</sup> *Ibid* p. 15

dexterity of the hand or brain (professional). As well as the work that someone does for other parties, both governments, companies, and individuals by obtaining the wages given, by hand, brain, or both.

Profession zakat is one of the new cases in contemporary fiqh, in the qur'an and as sunnah does not contain this rule which deals with profession zakat.. Profession zakat is a new problem never existed in the entire history of Islam during the time of the Prophet Muhammad SAW until the 60s at the end of the 20th century ago, when it began to appear zakat this profession<sup>22</sup>. The originator of the zakat of this profession was Yusuf Qardhawi in his book *Fiqh Zakkah*. The study and practice of zakat this profession began to be practiced in Indonesia since the late 90s and early 2000. Since then professional zakat began to be practiced in baznas institutions ( Badan Amil Zakat Nasional) and LAZ ( Lembaga Amil Zakat)<sup>23</sup>.

#### b. Nishab, Levels and How to Issue Professional Zakat

Yusuf Qardhawi established the obligation of zakat profession. The provisions regarding the timing of expenditure, nisab, the level and method of expenditure of professional zakat according to Yusuf Qardhawi analogize the nisab zakat profession level and the time of issuing it is the same as gold and silver zakat<sup>24</sup>.

If it is analogous to trading zakat, then nisab, the rate and time of issuing it are the same as his gold and silver zakat. The nisab is 85 grams, the zakat content is 2.5% issued once a year<sup>25</sup>.

## 2. Corporate Zakat

#### a. Definition of Corporate Zakat

Commercial property is property that is prepared to be traded, either done by individuals or groups or syirkah (PT, CV, PD, FIRMA). Economists state that today the commodities that the company manages are not limited to only certain commodities<sup>26</sup>.

#### b. Nisab, Rate and How to Pay Company Zakat

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<sup>22</sup> Agus Marimin & Tira Nur Fitria, *Akat Profesi ( Zakat Penghasilan) Menurut Hukum Islam, Jurnal Ilmiah Ekonomi Islam*, Vol 1 No. 1 2015, p. 52

<sup>23</sup> يوسف القرضاوي, *فقه الكا ة*, الطبعة الثانية, (بيروت, مؤسسة الرسالة) ص 489

<sup>24</sup> *Ibid* p. 505

<sup>25</sup> Didin Hafidhuddin, *Zakat Dalam Perekonomian Modern*, ( Jakarta, Gema Insani, 2002), p.

<sup>26</sup> *Ibid* p.99

In corporate zakat is analogous to trade zakat, this akrena is like an economic activity, the company is also included in the economic flow because in the economy 3 sectors of the company become one of the roles in it. In general, the company's zakat nishab is worth gold and silver nishab, which is 85 grams of gold and the zakat is 2.5% of assets (not from profits), that is, money (cash) or goods ready for trade or supplies) which are valued at the value of money, then deducted by debts<sup>27</sup>.

### 3. Zakat Securities

The capital market is an activity related to public offerings, securities trading, public companies related to issued securities and professional institutions related to securities<sup>28</sup>. Zakat shares are zakat that are imposed on shares either from the nominal or profit from the investment of securities, which are already eligible for mandatory zakat, such as achieving haul, nisab, and others<sup>29</sup>. Therefore, stocks are also a source of trading zakat with income results through stocks. At the end of each year there will be a General Meeting of Shareholders (GMS), with this meeting it can be known the company's profits (dividends), including its losses, at that time zakat shares are issued.

On zakat shares haul if the shares have reached one year. So with the existence of stock zakat is analogous to trading zakat, which is with a nishab of 85 grams of gold and a content of 2.5%. So the calculation is 2.5% x the amount of property stored for 1 year<sup>30</sup>

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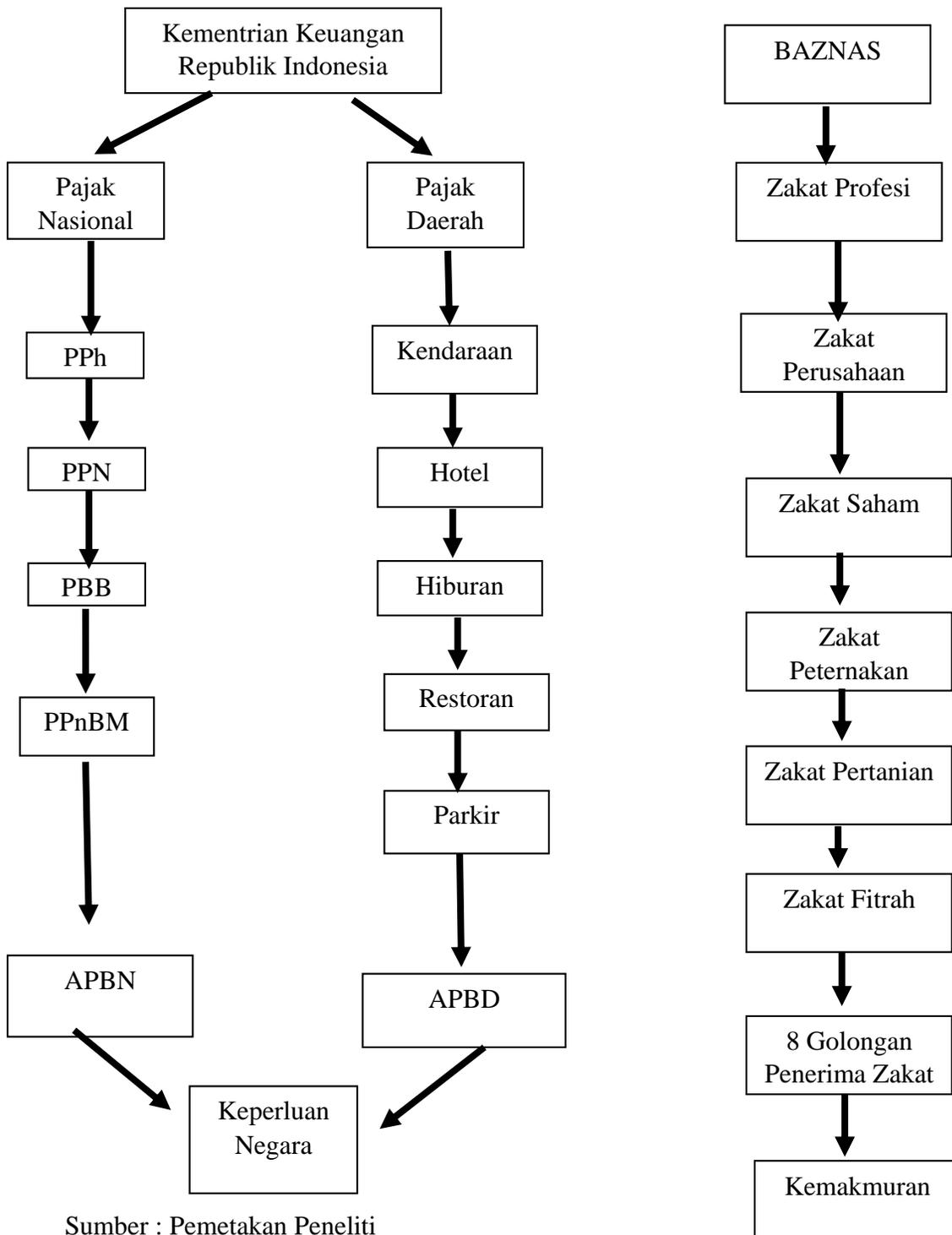
<sup>27</sup> Zakaria Batu Bara, Analisis Metode Perhitungan Zakat Perusahaan, \_\_\_\_\_ p. 214

<sup>28</sup> Eja Armaz Hardi, Filantropi Islam Zakat Saham di Pasar Modal Syariah Indonesia, *Jurnal Bimas Islam* Vol 13 No 1, 2020 p. 57

<sup>29</sup> Mawar Jannati al Fasiri dan Edy Setyawan, Ijtihad Yusuf Qardhawi Tentang Zakat Saham Dan Obligasi, \_\_\_\_\_

<sup>30</sup> Badan Amil Zakat Nasional, Zakat Saham, ( diakses pada tanggal 2 November 2020, pukul 09.52 WIB <https://baznas.go.id/zakatsaham> )

## Skema Pengelolaan Keuangan Publik Di Indonesia



Sumber : Pemetakan Peneliti

In this study, the researcher saw that the concept of public finance in the Abu Ubaid era and modern times was very different, the concept of abu ubaid in public finance which explained the concept of tax and zakat could work together to meet the prosperity of the state and people at that time, tax funds that were managed and allocated for the benefit of the state, and zakat can support state income for muslims at that time, to overcome poverty. It is evident that the concept of public finance at that time made the society prosperous and all the needs of the state were fulfilled.

Persamaan Istilah pada Zaman Abu Ubaid dan Sekarang	
Kharaj	PBb (Pajak Bumi dan Bangunan)
Ushr	Bea Cukai
Jizyah	PPh (Pajak Penghasilan)

Sumber : Pemetakan Peneliti

Unlike modern times today, the concept of tax and zakat is different, taxes are collected by all Indonesian citizens who already have jobs in the form of income tax, not only income tax but Value Added Tax (VAT), Land and Building Tax (PBB). Not only that, when someone has a motorcycle, it is mandatory for him to pay vehicle tax to the region. With the various kinds of taxes collected by the state, this can burden the people, because when this income is reduced by the collection of taxes, there is a poor plus poor and richer plus rich, for Muslims they are also obliged to pay zakat, that way muslims pay twice. When zakat is a matter of religion and taxes as a contribution as a citizen, then it can burden the poor to pay for it.

Indonesia is also included in the members of the OIC (Organization of Islamic Cooperation) when the concept of collecting abu ubaid excise tax is applied this can be a solution, with the OIC the Islamic state can collaborate in export-import trade, by setting excise costs lower than with non-Muslim countries, therefore there is a difference in tariffs in terms of customs duties. That way there is a strengthening of the economy between Muslim countries by implementing the Islamic economic system that has been taught by the Prophet and his companions.

The majority of Indonesians adhere to the Muslim religion, the results of several studies show that the potential for collecting zakat in Indonesia is very high. The collection that was successfully carried out by zakat management organizations nationally in 2018 reached Rp.8 trillion. If we look at the comparison of the value of potential and the realization of collection, there is a considerable gap, so efforts are needed to educate the public regarding the association which is expected to increase

awareness of the wider community in fulfilling zakat. But people's literacy about zakat is very minimal. There are several factors that cause people not to fully believe in the institution of amil zakat, because some assume that in the amil zakat body affiliated with a political party or institution of the Ministry of Religion<sup>31</sup>. Therefore, many muzzakis give directly to the mustahiks around them. Not only that but people's literacy about the calculation of zakat is still minimal and has not been carried out as much as possible. The role of zakat in the development of the economy is very important, with the existence of this zakat can reduce poverty even though it is not fully maximized. But if people's literacy about zakat is high, zakat income will increase, with maximum management such as the existence of productive zakat that can help MSMEs in Indonesia. Zakat management can also be developed with the CIBEST method, which is not only material but also the development of human resources. Now the government has also given relief for the amount of tax that must be paid for those who have paid zakat, this is also stated on the annual tax return sheet by bringing a Zakat Deposit Letter (SSZ) when reporting the tax return. So when a Muslim has paid his income zakat to a zakat institution, there is a relief to him in paying taxes, but if the community does not know this and lacks literacy about this, there will be a *Double Tax*.

On the other hand, Indonesia has also implemented various kinds of contemporary zakat today, which is one of the improvements from the development of modern times that issue fatwas about this. Thus, when zakat has developed well, it must be accompanied by good management of zakat funds, where Baznas is the regulator in charge of educating and improving public literacy regarding zakat. When public literacy is high and public trust in Baznas, the collection of zakat funds in Indonesia will be very high with a population of Muslims.

Indonesia's tax revenue every year is always in deficit, this is proof that taxes burden the people, by using the taxation concept adopted by Indonesia, namely capitalists, this concept results in description to the poor, because this can burden them by reducing income. Not only that but the kinds of taxes in Indonesia are very many, but why tax revenues do not go up but always go down. If it is analogous to many kinds of taxes, then the tax income is very high but the opposite is true. So researchers can conclude that taxes in Indonesia are burdensome for the public.

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<sup>31</sup> Indria Fitri Afiyana dkk, Tantangan Pengelolaan Dana Zakat Di Indonesia Dan Literasi Zakat, *Jurnal Akuntabel*, p. 227

Especially when the relief for people who have paid zakat has not been realized in real and maximum terms.

Seeing the discussion above, Indonesia can apply Abu Ubaid's concept of public finance by collecting taxes and including zakat as public income, tax funds allocated for state purposes and zakat funds allocated to 8 groups and can be productive for various programs. And establish cooperation with muslim countries in the organization of the OIC, for the collection of customs duties.

## CONCLUSION

After the researcher analyzes the concept of abu ubaid about taxes and zakat, the researcher will conclude and answer the formulation of the problem that has been discussed in the previous chapter.

1. Abu Ubaid is one of the islamic economic figures who discusses a lot about public finance, and the book of Al Amwal is a complete book that discusses public finance in Islam. In theory, public finance is collected from taxes and zakat, taxes in the form of jizyah, kharaj, fa'i, Ushr which are collected from non-Muslims and Muslims, but for Muslims it is different in rate and nishab. And zakat for supporters of public finances is distributed to the 8 groups that have been mentioned in the qur'an. While taxes are allocated for the needs of the state.
2. The relevance of islamic public finance with modern public finance today there are some similarities that occur as is the case with the application of Kharaj which in the present day is known as PBB, then the application of Ushr which in the present time is known as customs. Because taxes in Indonesia adhere to a capitalist system where all Indonesians who already have a job are required to pay taxes, not only that but the existence of various kinds of taxes in Indonesia can burden the public in paying taxes, and relief for a Muslim in paying zakat, there will be a double tax. Meanwhile, in terms of zakat, there is a relevance if applied in Indonesia and in this modern economy zakat has developed well and widely. therefore, it is balanced with good management of zakat funds.

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