

Islamic Economic Thought Abu Yusuf, Al-Ghazali, Asy-Syatibi (Comparative Study of Relations, Comparison and Relevance with Modern Islamic Economics)

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Abstract: Abu Yusuf, Al-Ghazali and Asy-Syathibi are muslim scientists who have put a lot of their thoughts into the economic field such as in the field of public finance, the role of the government in the movement of the country's economy and the theory of maqashid sharia in order to realize the welfare of the ummah. In the economic field, the three figures direct their thoughts in making policies that can provide solutions, support, encourage and create prosperity for the state and its citizens. This study aims to explain the relationship of thought between figures, relationships and relevance in the Indonesian economy at this time. This research belongs to the type of qualitative research and data collection methods through library research (library research). The results of this study indicate that the thoughts of previous economic leaders are still very much in line with today's modern economic realities, including in the aspects of public finance, the role of the state in the economy and the implementation of *maqashid syariah*.

Abstrak: Abu Yusuf, Al-Ghazali dan Asy-Syathibi merupakan ilmuwan muslim yang telah banyak menuangkan pemikirannya dalam bidang ekonomi seperti dalam bidang keuangan publik, peran pemerintah dalam pergerakan perekonomian negara dan teori *maqashid syariah* dalam rangka mewujudkan kesejahteraan ummat. Dalam bidang ekonomi, ketiga tokoh tersebut mengarahkan pemikirannya dalam pembuatan kebijakan yang dapat memberikan solusi, mendukung, mendorong serta menciptakan kesejahteraan bagi negara dan warganya. Penelitian ini bertujuan menjelaskan hubungan pemikiran antar tokoh, hubungan dan relevansi dalam ekonomi Indonesia pada saat ini. Penelitian ini termasuk kedalam jenis penelitian kualitatif dan metode pengumpulan data melalui kajian pustaka (*library reseach*). Hasil penelitian ini menunjukkan bahwa pemikiran tokoh ekonomi terdahulu masih sangat sesuai dengan realitas ekonomi modern sekarang ini, diantaranya dalam aspek keuangan publik, peran negara dalam ekonomi dan implementasi *maqashid syariah*.



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INTRODUCTION

Islam is the last religion revealed by Allah Swt. to become the religion of *rahmatalli 'alamin* and a religion that is universal. In its historical course, Islam has developed very rapidly in all aspects of social, cultural and economic life. Economic activity has increased so rapidly that it is marked by the large number of western scholars who follow the thoughts that have been made by previous muslim scholars.

Previous muslim scholars have poured out their thoughts for the benefit of the ummah, especially in the economic field. Previous scholars have poured a lot of the contents of their thoughts in their works which are contained in various books of their compositions. The results of this thinking are rooted in the main sources of law in Islam, namely the Koran and hadith. Previous muslim figures in explaining phenomena related to the economic field directed policy making that could provide solutions that could support, encourage and create prosperity for the state and its citizens. Policies in the economic field are very important, considering that the economy is one of the main issues of concern.

In history, there are many muslim scientists who are able to provide solutions to economic problems faced by a country. Not a few of the Islamic economic thinkers who succeeded in bringing the government of his era to its glorious peak. As for the many Muslim scientists, Abu Yusuf, Al-Ghazali and Asy-Syathibi. The three muslim scientists have put a lot of thought into the economic field, such as in the field of fiscal and monetary policies which lead to the maintenance of maqashid sharia in order to realize the welfare of the ummah.

Seeing the reality in today's modern era, technological developments greatly affect various dynamics of life, including in the

economic aspect. On the other hand, the development of activities between humans and nature (*muamalah*) continues to experience various forms of new problems.

Therefore, it is necessary to study more deeply regarding the relationship between the thoughts of the three figures (Abu Yusuf, Al-Ghazali and Asy-Syathibi) along with their relevance to the current economy.

METHODS

This research is included in the literature review research or library research. The literature review contains general statements made by the author himself. The main ideas outlined are briefly, objectively, critically disassembled, and a relationship or relationship is sought with previous theories that have been researched and put forward by previous researchers. The depth of a literature review is in line with the level or scientific level of a research. The scope is relevant, broad and accompanied by the depth and sharpness of the analysis presented (Predy, K., 2013).

This research is sourced from related data such as books, journals, articles and so on which examines Islamic economic thought during the time of Abu Yusuf, Al-Ghazali, and Asy-Syatibi.

RESULTS AND DISCUSSION

Character Biography

Abu Yusuf

Imam Abu Yusuf Ya'qub bin Ibrahim bin Habib bin Khunais bin Sa'ad al-Ansari al-Jalbi al-Kuhfi al-Baghdadi or Abu Yusuf, was born in the city of Kufah in 113 H. (731 AD) and resides in Baghdad until his death in 182 AH (798 AD). He was given the name Ansari because his mother was a descendant of one of the companions of the Prophet Muhammad, Sa'ad Al-Ansari. He is a member of the Bujailah tribe, an Arab tribe (Lailatul. Q, 2018). He is very interested in studying

jurisprudence. He began to study jurisprudence with Ibn Abi Laila and then with Imam Abu Hanifah, the founder of the Hanafi school, because of his intelligence, Abu Hanifah hoped that Abu Yusuf would replace him as a propagator of the Hanafi school of thought after he died. Abu Hanifah once praised him that if Abu Hanifah did not have students other than Abu Yusuf then that would be enough to be proud of for mankind. After Abu Hanifah died, Abu Yusuf replaced his teacher at the Imam Abu Hanifah school for 16 years and was not related to government activities (Muhammad, A, N., 2018).

In 166 H/782 AD, he left Kufah for Baghdad due to economic difficulties. In Baghdad he met the Abbasid Caliph, Al-Mahdi (159 H/775 AD-169 H/785 AD) who immediately appointed him as a judge (al-qadhi) in East Baghdad. The position of judge was held by him until the reign of Caliph Al-Hadi (169H/785 AD-170 H/786 AD). During the time of Caliph Harun Ar-Rashid (170H/786-194H/809M) his position rose to become the chairman of the judges or chief justice (qadhi al-qudah) of the first Abbasid Daula. This position had never existed since the Umayyads (7th century) until the time of Caliph Al-Mahdi of the Abbasid Daula (8th century). This position was considered very appropriate to be given to him because in addition to his extensive knowledge, his personality was also highly favored by the Caliph Harun Ar-Rashid. In trying a case, he did not discriminate whether those who were tried were from within the palace or outside the palace (Ritonga, A, dkk, 1996).

Al-Ghazali

The full and real name of Imam Al Ghazali is Abu Hamid bin Muhammad bin Ahmad Al Ghazali, Abu Hamid Al Ghazali was born in 450H/1058 in a small town, namely Thus, Khurusan province, and is an

Iraqi nationality (Sirajuddin, 2007). Abu Hamid bin Muhammad bin Ahmad is known by the nickname Al Ghazali because it was attributed to his father's work as a weaver of wool, which in Arabic is called a ghazal. Then, there are also those who say that Al Ghazali's nickname is attributed to his place of birth, namely the ghazlah (Nasution, H, 1999). Therefore, Imam Al Ghazali's full and real name is Abu Hamid bin Muhammad bin Ahmad, while the title Al Ghazali is attributed to his father's work and place of birth.

Since he was little, Al Ghazali was very diligent and diligent in pursuing various scientific disciplines such as Sufism, theological philosophy, Islamic law, and so on. However, from the various disciplines studied by Al Ghazali, Abu Hamid Al Ghazali is famous for being an expert in the science of Sufism, this is because Al Ghazali was fostered, educated and grew up under the care of a Sufi (a close friend of his father) when he was a child. Al Ghazali underwent a learning process inside and outside his hometown and had many teachers, including Ahmad Ibnu Muhammad Al Radzikani. Then when Al Ghazali was growing up, Al Ghazali went to the City of Nishapur and his specialization, which at that time was the center of the development of science. Since there, Al Ghazali studied with Imam Al Haramain Al Juwaini who was a professor at Madrasah An-Nizhfirniyah Nisyapur (Syadani, A, 1997).

Imam Al Haramain Al Juwaini gave an honorary title to Al Ghazali as Bahrum Mugriq (submerging sea), this was motivated by Al Ghazali's intelligence, perseverance and strong determination in learning. Then Imam Al-Ghazali left the city of Naisabur after Imam Al Juwaini died in 478 H (1085 AD).

Asy-Syathibi

Ash-Syathibi's full name is Abu Ishak Ibrahim bin Musa bin Muhammad al-Lakhami al-Gharnathi. Born in 730 H in Syatibah and grew up in Granada and died on Tuesday, 08 Sha'ban in 790 H/ 1388 M. Asy-Syathibi came from the Lakhami Arab tribe. The name Syathibi is attributed to the area of origin of his family, Syatibah (Xatiba or Jativa), which is located in the Spanish region of eastern Andalusia. Asy-Syathibi grew up and received all his education in the royal capital of Nashr (Granada), at that time the last bastion of muslims in Spain. Asy-Syathibi's youth coincided with the reign of Sultan Muhammad V Al-Ghani Billah which was the golden age of local Muslims because Granada became the center of scientific activity with the founding of the University of Granada.

Asy-Syathibi, a Maliki school figure who grew up in the royal city of Nashr (Granada) studied both 'ulum al-wasa'il (method) and 'ulum maqashid (essence and essence). Asy-Syathibi learned and studied Arabic from Abu Abdillah Muhammad ibn Fakhkarn Al-Biri, Abu Qasim Muhammad ibn Ahmad Al-Syatibi, and Abu Ja'far Ahmad Al-Syaqwari. Furthermore, the science of hadith from Abu Qasim ibn Bina and Syamsuddin Al-Tilimsani, then the science of kalam and philosophy from Abu Ali Mansur Al-Zawawi, then the science of usul fiqh from Abu Abdillah Muhammad ibn Ahmad Al-Miqarri and Abu Abdillah Muhammad ibn Ahmad Al-Sharif Al-Tilimsani, then literature from Abu Bakr Al-Qarsyi Al-Hasymi, as well as various other sciences, such as the science of conducting correspondence to increase and develop his knowledge, such as sending a letter to a Sufi, Abu Abdillah ibn Ibad Al-Nafsi Al-Rundi. The works of Asy-Syathibi include the book al-Muwafaqat, the book al-I'tisham, the book al-Majalis, the book al-Khulashah, Unwan al-Ittifaq fi 'Ilm al-Isytiqaq, Ushul an-Nahw, Al-Ifadat wa al-Insyadat, and Fatawa Asy-Syathibi (Kasdi, A., 2014). After

obtaining sufficient knowledge, Asy-Syathibi developed his scientific potential by teaching the next generations, such as Abu Yahya ibn Asim, Abu Bakar Al-Qadi and Abu Abdillah Al-Bayani (Mas'ud, M. K., 1996).

The Relationship Between Economic Thoughts Between Figures (Abu Yusuf, Al-Ghazali and Asy-Syatibi)

1. Public Finance

Abu Yusuf

In the field of public finance, Abu Yusuf's thinking explains that state revenue is divided into three categories, namely ghanimah, sadaqah and fai' assets (jizyah, 'usyur and kharaj) (Eka, D & Sarmila, 2021). Abu Yusuf further confirmed that the proceeds could be used for state spending in order to maintain and realize the benefit of the general public. Then in Abu Yusuf's view the government has a responsibility to ensure the welfare of the people. The government is responsible for providing all costs to meet the needs of the people by carrying out the development of public facilities and infrastructure that are oriented towards general welfare.

Furthermore, in terms of taxes, Abu Yusuf agreed that the state would take a share of the agricultural produce from tenants instead of collecting rent from agricultural land. Abu Yusuf said that the tax (kharaj) collected was based on the size of the land (whether planted or not) provided that the land is fertile. Then Abu Yusuf argues that the state has an obligation to provide wages and pension guarantees for people who have contributed to maintaining Islamic sovereignty so that all the benefits can be felt by every layer of muslim society (Muhammad, A, N., 2018).

Therefore, in terms of building public facilities, the government must maximize the expenditure of public funds for development. Abu Yusuf stressed the

importance of infrastructure development to support productivity in order to increase state revenues.

Al Ghazali

In the field of public finance, Al Ghazali's thinking is divided into two sides of the budget, namely the income/revenue budget and the expenditure budget. According to Al Ghazali state revenue/revenue should be collected from all residents in a country, whether the population is Muslim whose sources are zakat, infaq, alms, endowments, assets without heirs or non-muslims whose sources are ghanimah, fai, jizyah, and tribute based on Islamic law.

As for state spending, according to Al-Ghazali public spending must be in accordance with the enforcement of socio-economic justice, state security and stability, as well as the development of a prosperous society with the aim of alleviating widespread poverty and hardship. Al Ghazali further said that the function of public spending carried out by the government must be flexible/loose and broad, this is done to achieve economic prosperity, realize state stability, security, and uphold economic justice for all residents.

Furthermore, Al Ghazali allowed the state (government) to borrow public funds/debt to the people/population when the state's needs are very urgent and important on condition that the state (government) can guarantee a return of public funds/debt to its people in the future. Then Al Ghazali stated that one of the most important discoveries that provide benefits in the economy is money (dinars and dirhams), where one of the benefits of this discovery of money is that it can provide convenience and overcome problems caused by barter practices in society.

Asy-Syathibi

In the field of public finance, Ash-Syathibi's thinking is in terms of objects of property ownership where every individual has the right to own property or goods. This means that Ash-Syathibi recognizes individual property rights. However, Asy-Syathibi rejects ownership of public (general) resources that can affect the lives of many people because these objects are a gift from Allah Swt. to many people and are shared. Asy-Syathibi gave an example that water is not an object of ownership and use that cannot be owned by anyone. In this case, Ash-Syathibi distinguishes between two types of water, namely: water that cannot be used as an object of ownership, such as river water and drainage; and water that can be used as an object of ownership, such as water purchased or included as part of the water from a plot of land owned by an individual. Asy-Syathibi further stated that there are no ownership rights that can be claimed over the river due to the construction of a dam.

Then Asy-Syathibi mentioned that Baitul Mal is a special post for all types of income and expenditure of assets. The permanent sources of income for the Baitul Mal are from fai', ghanimah, kharaj, jizyah, and income from public property rights in various forms, income from state property rights, 'ushr, khums, rikaz, mining goods and zakat, infaq, alms and waqf (ZISWAF). Furthermore, Imam Asy-Syathibi said that tax (dharibah) is one of the instruments of state revenue apart from zakat, jizyah and kharaj. Asy-Syathibi acknowledged the obligation of income tax for the Muslim community. Allah Swt. has made the government or priests as leaders for their people, who have the power to collect assets from these taxes and distribute these assets for the benefit of the ummah. Furthermore, Asy-Syathibi, a leader may collect taxes (dharibah) and make new rates in setting

taxes on the community, even though they have never existed in Islamic history solely for the benefit of the community. However, if taxes are no longer based on *maslahah* and even tyrannize society, then tax collection must be stopped.

There are several criteria/requirements put forward by Imam Ash-Syathibi in implementing this type of tax (*dharibah*), namely; muslim, rich, budget deficit and fair. Furthermore, Asy-Syathibi provides several views on the tax on the income of muslims that is collected must be used for capital for the development of the country such as giving a sense of security, improving community facilities so that people can be comfortable when doing activities, to open up jobs for people who do not have a fixed income. but have the skills, treatment and education to the community. Then according to Asy-Syathibi the head of state, deputy, governor or regional government may not act alone to oblige taxes, determine the size of the tax rate, except after deliberation and approval from experts, scholars and religious scholars in society.

2. The Role of the State in the Economy

Abu Yusuf

Abu Yusuf is more focused on macroeconomic policies where Abu Yusuf mentions price fixing by the government/state. This is based on the hadith of the Prophet which explains that the high and low prices are God's provisions that should not be interfered with. Abu Yusuf gave the view that sometimes the food is abundant but the price is still high, and sometimes the amount of food is small but the price is still cheap. Abu Yusuf refutes the popular opinion about the inverse relationship between the supply of goods and prices because in reality prices do not depend only on demand, but also depend on the power of supply. Abu Yusuf further

stated that if the number of goods is large, the purchasing power of the people is high, then the price will also increase. And vice versa, if the supply is small but people's purchasing power is low, prices will also decrease.

Abu Yusuf in his book *al-Kharaj* discusses state finances where, state money does not belong to the state leader/caliph but is a mandate from Allah and his people who must be guarded and full of responsibility. Therefore, the state has an important role to play in managing assets that have been paid by the public in the form of taxes (*kharaj*) for the benefit of the general public.

Al Ghazali

Al Ghazali stated that work is part of worship (*muamalah*), even fulfilling basic human needs in the form of producing basic goods which are human desires in general is a social obligation (*fardhu kifayah*). Furthermore, Al Ghazali gave the view that the government (state) must provide a good (trading) place, safe travel routes and practices as well as the fulfillment of rights and obligations to be protected. So in this case, the state (government) as the leader is fully responsible for fulfilling the basic needs of a public nature for all its inhabitants, because an imbalance between the number of goods/services of basic needs available and what is needed by the community tends to damage the order of life of the community.

Al Ghazali continued that every human individual cannot live independently and is unable to realize all his own needs, so that the needs of other people/parties cannot be avoided, so cooperation is established among fellow individuals in carrying out life. Then Al Ghazali emphasized that the state (government) is fully responsible for creating conditions that are safe, peaceful, in realizing prosperity and economic

prosperity. Then, the role of the state in realizing economic welfare and prosperity is assisted by other institutions formed by the government, such as the *al-hisah* institution which aims to oversee economic practices that occur in the market and in people's lives, this is to prevent fraud from occurring in economy, such as *tadlis* (fraud), *gharar* (obscurity), *usury*, and so on.

Furthermore, Al Ghazali emphasized to traders to refuse if consumers offer very high prices, this is categorized as exaggeration even though this is not tyranny if there is no element of fraud. Then, Al Ghazali stated that the normal profits or profits that traders may take are only around 5-10% of the price of goods.

Asy-Syathibi

Ash-Syathibi's thinking emphasizes the concept of *maqashid sharia* in the country's economy, where Asy-Syathibi connects the concept of *maqashid sharia* with the concept of production, distribution and consumption whose main focus is to realize human welfare both in this world and the hereafter. Asy-Syathibi has thoughts on the principles of state spending management. Asy-Syathibi believes that state expenditure management must meet certain criteria. The criterion is that *maqasid sharia* must be upheld to improve people's welfare. Therefore, Asy-Syathibi argues that public interest consists of three categories, namely: primary (*dharuriyat*), secondary (*hajiyat*), and complementary (*tahsiniyat*). In detail, Asy-Syathibi explained that state spending must meet primary needs which include five functional dimensions. The five dimensions are the religious function (*din*), the function of basic needs (*nafs*), the function of education (*aql*), the function of family resilience and empowerment (*nasl*), and the function of the economy (*mall*) (Zatadini, N & Syamsuri, 2018).

Then related to the regulation of the minimum wage, it is included in the *amaliyah* deeds which must be done in accordance with Islamic teachings. The people's minimum wage is regulated based on world needs. According to Asy-Syathibi fulfilling needs is an obligation and individual responsibility from religious guidance to make it happen, both primary (*dharuriyat*), secondary (*hajiyat*), and complementary (*tahsiniyat*). This aims to maintain one of the five main elements, namely the soul, from the threat of death. Thus, the purpose of fulfilling human needs in economic activities, both production, consumption and distribution, is welfare or welfare for humans.

3. Maqashid Syariah Al Ghazali

Al Ghazali stated that *maqashid sharia* is the goal of the *sharia* (laws) that must be fulfilled and maintained, so that the life of every individual is happy in this world and in the hereafter. *Maqashid sharia* consists of five aspects known as *kulliyatul al-khams*, namely fulfilling/guarding religion (*hifzd ad-din*), fulfilling/guarding the soul (*hifzd an-nafs*), fulfilling/guarding the mind (*hifzd al-'aql*), fulfillment/protection of offspring (*hifdz an-nasl*), and fulfillment/protection of assets (*hifzd al-maal*). Every law that contains the aim of maintaining these five things is called *maslahat*, and every thing that causes the loss of these five elements is called *mafsadah*. Al Ghazali further explained that the fulfillment and maintenance of the five principles of the *Shari'a* are divided into 3 levels, namely *dharuriyat* (primary needs), *hajjiyat* (secondary needs), and *tahsiniyat* (tertiary needs).

Then Al Ghazali emphasized that the main purpose of establishing Islamic law is to realize the benefit of humanity in two dimensions, namely the worldly and the

hereafter, so the role of *maslahah* in Islamic law is very dominant and decisive in issuing a law. Furthermore, Al Ghazali explained that the objectives of the *maqasid sharia* are to fulfill and maintain the five aspects of *maqashid sharia*, namely religion, soul, intellect, lineage, and property. If these five aspects of *maqashid sharia* have been fulfilled, then benefit and *falah fi da'araini* will be realized (happiness in this world and in the hereafter). Al Ghazali further emphasized that in social life, if there is a murder, *qishash* punishment will be determined, this aims to maintain the human self and soul so that it continues to exist and be protected. Likewise with other actions, such as the prohibition of drinking *khamr*, because it can damage the mind. Meanwhile, keeping the mind is the goal of *maqashid sharia*. Likewise with other actions that contain *mafsada* (damage) if done, both damage to the individual, or damage to other people and their environment.

Asy-Syathibi

Asy-Syathibi in his book *al-Muwafaqat* said that *maqashid sharia* are legal provisions prescribed by Allah Swt. for the benefit of mankind. Asy-Syathibi emphasized that all the laws that Allah Swt. has established are inseparable from wisdom and benefit for mankind. *Maslahah* referred to here is everything related to human sustenance, fulfilling human needs both physically and spiritually.

Then Asy-Syathibi in his book *al-Muwafaqat* explains in more detail the contents of *maqashid sharia*. Asy-Syathibi divides *maqashid* (*qashdu*) into two aspects, namely: 1. *Maqashid al-syari'* (God's purpose), meaning that *maqashid ash-shari'ah* is God's goal which contains God's purpose for laying down *sharia*, God's initial goal for laying down *sharia* so that understood, God laid down the *Shari'a* to burden/responsibility on His servants and

God assigned His servants to carry out the *Shari'a*. 2. *Maqasid al-mukallaf* (mukallaf goals), Asy-Syathibi stated that achieving human benefit can be realized if the five basic elements in life are able to be maintained and realized properly, namely protecting religion, soul, mind, lineage and wealth. Then the fulfillment and maintenance of the five basic aspects of the *Shari'a* are divided into 3 levels, namely *dharuriyat* (primary needs), *hajjiyat* (secondary needs), and *tahsiniyat* (tertiary needs). Furthermore Asy-Syathibi explained the correlation between *maqashid dharuriyat*, *hajiyat* and *tahsiniyat* namely; First, *maqashid dharuriyat* is the basis for *maqashid hajiyat* and *tahsiniyat*. Second, damage to *maqashid dharuriyat* will have an impact on damage to *maqashid hajiyat* and *tahsiniyat*. Third, damage to *maqashid hajiyat* and *tahsiniyat* does not impact *maqashid dharuriyat* damage. Fourth, damage to *maqashid hajiyat* and *tahsiniyat* which is absolute in nature sometimes results in damage to *maqashid dharuriyat*. Fifth, maintenance of *maqashid hajiyat* and *tahsiniyat* is necessary for proper maintenance of *maqashid dharuriyat* (Sodiq, A. S., 2015).

Relevance of Economic Thoughts Between Leaders (Abu Yusuf, Al-Ghazali and Asy-Syatibi)

1. Public Finance

In the aspect of public finance, Abu Yusuf has several thoughts, including regarding state revenue/income originating from *ghanimah*, *adaqah*, and assets (*jizyah*, *usyur*, and *kharaj*), and this state revenue can be used for government activities. Abu Yusuf said that the *kharaj* taken was based on the size of the land, whether it was planted or not and the imposition of special *kharaj* on fertile land. Furthermore, Abu Yusuf said that the main task of the government is to realize the common good,

this can be done through meeting the basic needs of society and development. The development in question is public facilities that are the needs of the community at large/in general. Then on the other hand, Abu Yusuf emphasized that the state must give appreciation to its people who have contributed to the state, this can be done through the provision of wages and pension guarantees. So, in short Abu Yusuf emphasized that the use of public funds is prioritized to meet community needs, infrastructure development to support community productivity which can increase state revenues.

Then Al Ghazali's thoughts in public finance are more likely to discuss state spending, state debt, and the function of money. So in this case, Al Ghazali said that state revenue must be taken in accordance with Islamic provisions and taken from the entire population, both Muslims and non-Muslims. Then, after state revenues have been collected from various sources permitted in Islamic law, spending or allocation of use must be able to realize the prosperity/prosperity of the community, not just a certain group/group. Al Ghazali also suggested that state spending is loose, broad, and flexible, so that the prosperity that is realized can meet a community need. Then, Al Ghazali said that the state may owe its people if the state really needs it in realizing/maintaining the benefit/welfare of its people, but the state must provide guarantees that in the future it will be able to be repaid to its people. Finally, Al Ghazali said that the discovery of money is one of the greatest gifts from Allah SWT, this is because money (dinars and dirhams) can have a positive and significant impact in realizing people's welfare, and can overcome some of the problems that were raised before.

Furthermore, Asy Syatibi's thoughts on public finance are more focused on discussing state revenues and the Baitul Mal.

Asy Syatibi said that Baitul Mal is the entry and exit point for Muslims, whether it comes from zakat, infaq, alms, jizyah, ghanimah, fai, or kharaj. Then Asy Syatibi argues that taxes may be taken by the government on new aspects/things that did not exist before if the tax collection can create benefit/prosperity in people's lives. Thus, the government has the right/authority to set tariffs, the type of tax taken. Asy Syatibi further said that the government may collect taxes if the treasury of the Baitul Mal is empty with several provisions, namely: for the benefit of the ummah, as capital for the development of the country, public interest, not burdensome and taking zakat (obligatory things first) before anything else (tax). In the process of managing it, state income and expenditure cannot be mixed up, in other terms it must be allocated in accordance with the provisions of Islamic law. So Asy Syatibi emphasized that all policies taken by the government must prioritize and be benefit-oriented, both in this world and in the hereafter, this is because the benefits of the hereafter will not be achieved and fulfilled if the benefits of the world have not been fulfilled.

From the thoughts of the three figures above, the relevance to today's modern activities can be seen from several sectors, including: from the state revenue sector it is still taken from the public sector, such as zakat (mandatory), infaq, alms, waqf (sunnah) for Muslims and taxes (ppn, pph, pnbk, etc.) for all residents. Meanwhile, state revenues such as ghanimah, fai are no longer found, because in the present there are no more wars for power, be it land, property, and others. Then from the state expenditure sector it is allocated and used for the common interest in realizing the common good, such as road construction, development of education and health facilities, and others. However, there are also abuses for the interests of certain groups,

and in essence this is not justified. So at this time the government in terms of development must see the principle of justice in the distribution of development from remote villages to cities.

Then from the institutional sector where Baitul Mal\BAZNAS (Government) and PKPU, Rumah Zakat, Dt Peduli ACT (Private) are still places of state revenue in aspects of state revenue such as zakat, infaq, and shadaqah. In the management process it is not mixed, meaning that the distribution is in accordance with the provisions of Islamic law. While taxes are managed by the government. Furthermore, the current use of money sector still functions as a medium of exchange and a substitute for bartering practices, but the money referred to now is no longer dinars and dirhams, but has been replaced with paper money and currently uses banknotes and electronic money as legal instruments of payment (OVO, DANA, TOKOPEDIA and so on). So on, from the sector of providing pension guarantees for people who have contributed to the state, this still exists today, such as the provision of pavilions for presidents who have served the country during their term of office and the provision of pension funds for state leaders, such as pension funds for the commander of the Indonesian Armed Forces, Chief of Police, and others.

Then at this time, Indonesia established a muqasamah tax system mentioned by Abu Yusuf for PPB and PPN taxes, and for Indonesia which initially used the official assessment tax system in which the amount of tax payable was fully determined by the tax collection institution. Taxpayers in this case are passive and wait for the delivery of the tax debt determined by the tax collection institution. Now it has changed to self-assessment according to this taxation system, the amount of tax owed is determined by the taxpayer. In this case the arithmetic activities of calculating,

calculating, depositing and reporting the tax payable is carried out by the taxpayer. The role of the tax collection institution is only to supervise through a series of supervisory and law enforcement actions (tax audit and investigation). The current self-assessment system in Indonesia can lead to fraud by taxpayers.

2. The Role of the State in the Economy

Abu Yusuf's thoughts on the aspect of the role of the state in the economy tend to discuss managing assets, including policies regarding taxes. In his book *al-Kharaj* which contains state finances, Abu Yusuf says that the maintenance and maintenance of tax standards is very important, both in terms of *madhifah* tax and *muqasamah* tax. Then, the thoughts of Abu Yusuf in the book *al-Kharaj* said that the government is the caliph/as the representative of Allah Swt. in realizing common welfare, so in this case the government is responsible for realizing mutual benefit. Furthermore, Abu Yusuf said that land owned by the people and not functioned for 3 years would be taken over by the government and given to other people. Abu Yusuf is of the opinion that the determination of taxes is determined on assets that exceed the needs and the willingness of the people.

Then Al Ghazali's thoughts on the role of the state in the economy tend to discuss the concept of social welfare, namely by fulfilling and maintaining the 5 basic needs, which consist of: protecting religion, protecting the soul, protecting the mind, protecting offspring, and protecting property. Fulfillment and maintenance of the five basic needs are divided into several levels, which is called the utility hierarchy consisting of *dharuriyat* (primary needs), *hajjiyat* (secondary needs), and *tahsiniyat* (tertiary needs). So, one of the ways to realize this welfare can be through the economic aspect, and this becomes a social obligation in

making it happen. In this case, the role of the state and religion play an important role in realizing the welfare of society. Furthermore, Al Ghazali said that prosperity will be realized when the rights and obligations of each individual in society are fulfilled, so that each individual in society needs others and cannot live/fulfill their own needs, therefore the role of the state and religion is needed in regulating the order of life so that the creation of conditions that are conducive, safe, peaceful and run in harmony and not oppress one another.

Meanwhile, Ash Syatibi's thoughts in the aspect of the role of the state in the economy tend to be taxes, where Asy Syatibi said that taxes may be taken by the government on new things that have not existed before if the tax collection can bring benefit/prosperity to people's lives. Thus, the government has the right/authority to set tariffs, the type of tax taken. Furthermore, Asy Syatibi said that the government may collect taxes if the treasury of the Baitul Mal is empty with several provisions, namely: the goal is for the benefit of the ummah, as capital for state development, public interest, not burdensome, and collection of zakat (obligatory things beforehand) before the other (tax).

From the thoughts of the three figures above, the relevance to today's modern activities can be seen from several sectors, including: according to Abu Yusuf, Al Ghazali and Asy Syatibi, the state in particular and all the people in general have a shared responsibility in realizing the welfare of their people. Welfare in question must be able to fulfill the rights and obligations of all people, both protecting religion, soul, mind, lineage, and property at every level of need, both dharuriyat, hajjiyat, and tahsiniyat needs. Furthermore, according to Al Ghazali, the people cannot live independently, so they need others, giving rise to social

interaction, the state is responsible for making rules and supervising the creation of harmonious and conducive conditions.

According to Asy Syatibi, the government must open up employment opportunities as wide as possible because every human being has been directed to work in order to improve living standards for the better in order to improve the welfare of the ummah. Furthermore, in terms of state revenue from the public sector, the government has regulated tax regulations, so that all people pay taxes regularly so that people can feel the impact of paying these taxes. In short, Asy Syatibi argues that the state has the authority to determine the types and rates of taxes in realizing prosperity.

3. Maqashid Syariah

In the aspect of maqasid sharia, Al Ghazali has several thoughts, including the assertion that maqashid sharia are goals rather than sharia that must be fulfilled and maintained. Maqashid sharia consists of protecting religion, soul, mind, lineage and property. The objectives of the sharia contained in maqashid sharia are to achieve benefit/happiness (falah), both in this world and in the hereafter. Fulfillment and maintenance of maqashid sharia includes levels of needs known as dharuriyat, hajjiyat, and tahsiniyat. Then, the level of dharuriyat benefit can be used as one in instituting an Islamic law, while hajjiyat and tahsiniyat benefit are not. Then, Al Ghazali divides maslahah into 2, namely maslahah that is permissible and has been determined by the main legal axis in Islam, namely the Qur'an and hadith, this is known as mu'tabarah maslahah, and maslahah which is not allowed and is contrary to the main source of law in Islam, namely the Koran and hadith, is known as the benefit of the mulghah. Then at the end, Al Ghazali emphasized that there is

no Islamic law that contradicts or contradicts benefit.

Meanwhile, Asy Syatibi said that maqashid sharia are legal provisions for the benefit of the ummah, this is emphasized that there is no Islamic law that is contrary to benefit. The contents contained in maqashid sharia are the fulfillment/maintenance of religion, soul, mind, lineage and property. Then, Asy Syatibi divides the maqashid sharia into two, namely: maqashid syar'i (God's purpose), which contains the purpose of God making the Shari'a, the purpose of God establishing the Shari'a to be understood, the purpose of God establishing the Shari'a to give responsibility, and assigning humans to carry out sharia. Then the second is maqasid mukallaf, which contains levels of benefit, namely dharuriyat (primary), hajjiyat (secondary), and tahsiniyat (tertiary). Asy Syatibi said that the three had a correlation, namely the fulfillment of dharuriyat benefits was a condition for the fulfillment of hajjiyat and tahsiniyat, and damage to dharuriyat benefits was the cause of damage to hajjiyat and tahsiniyat. So the fulfillment and maintenance of benefit must begin, be fulfilled and guarded from dharuriyat benefit, then hajjiyat and tahsiniyat.

From the thoughts of the two figures above, the relevance to today's modern activities can be seen from several sectors, including: according to Al Ghazali and Asy Syatibi that the fulfillment and maintenance of maqasid sharia is in five aspects, namely: religion, soul, mind, lineage, and property. . Fulfillment and care apply to every individual at every level of his needs, both primary, secondary and tertiary. Then Al Ghazali and Asy Syatibi argue that humans must carry out economic activities to meet their needs and obtain the benefits of life in this world and the hereafter.

Then related to dharuriyat (primary) needs according to Al Ghazali and Asy Syatibi can be used as an argument in establishing a law, so many are found nowadays in contemporary legal determinations that use the welfare argument. Therefore, the law that already exists at the present time does not conflict with welfare.

CONCLUSION

Abu Yusuf, Al-Ghazali, and Asy-Syatibi are Muslim scholars who have contributed greatly to Islam, where many of their thoughts have been set forth in various works and books which have become references and guidelines in today's modern activities, including in the economic aspect. The three ideas are not mutually exclusive, but support and complement each other. The results of the study show: first, the thoughts of Abu Yusuf, Al-Ghazali and Asy-Syatibi in the field of public finance state that the government has an important role in carrying out its obligations to create prosperity for its people. Second, Al-Ghazali and Asy-Syatibi in their thoughts about maqashid sharia consist of guarding religion, soul, mind, lineage and property. Third, among the relationships and relevance of the three figures above which are still being implemented today in Indonesia are in the aspects of public finance, the role of the state in the economy, and maqashid sharia.

SUGGESTION

This research is expected to be a reference for government stakeholders/stakeholders in establishing policies related to economic activity. The results of this study also strengthen literacy for the community in dealing with problems. Then, further research is expected to be able to examine in more detail various aspects of the economy with the addition of other figures, so as to obtain different results from various perspectives on economic activity.

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