

THE CONCEPT OF PROPERTY AND WELFARE THROUGH ABU UBAID

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Abstract

This research discusses wealth and welfare through the thought of Abu Ubaid, who is known as the Amwal and Al-Kharaj books. The problem of this research is related to taxes and zakat which are managed by the state which are not in accordance with their designation, in the sense that the current tax is burdened more on Muslims than on importers or non-Muslims. The purpose of this research is that the thoughts of Abu Ubaid regarding wealth and welfare can be an inspiration for our country in managing taxes and zakat. The research method used in this research is using qualitative research, descriptive analytical, the data used in this research is secondary data from previous studies. The results of this research show that the concept of wealth and welfare of Abu Ubaid's is good and very relevant to be applied in Indonesia.

Keywords: Abu Ubaid; wealth; welfare

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I. Introduction

Property is something unique and valuable that we usually always look for and hope for in this life, because after all life requires wealth for the path to the pleasure of Allah not only for worldly interests.

According to Forbes (www.forbes.com) in 2021, there are ten richest people in the world, namely: (1) Bernard Arnault and Family \$192.4 billion; (2) Jeff Bezos \$192.4 billion; (3) Elon Musk \$179,4 billion; (4) Bill Gates \$131.6 billion; (5) Mark Zuckerberg \$128.2 billion; (6) Larry Page \$115.2 billion; (7) Larry Ellison \$112.6 billion; (8) Sergey Brin \$111.5 billion; (9) Warren Buffet \$101 billion; and

(10) Francoise Bettencourt Meyers and Family \$90,2 billion.

Referring to the annual ranking of World's Billionaires for 2021 which has been released by Forbes, including the 22 Arab billionaires who are among the world's wealthiest people. The top ten richest Arabs are from Egypt, Algeria, United Arab Emirates, Lebanon, and Oman. (1) Nassef Sawiris \$8.3 billion; (2) Issad Rebrab and family \$4.8 billion; (3) Majid al-Futtaim and family \$3.6 billion; (4) Naguib Sawiris \$3.2 billion; (5) Abdulla bin Ahmad al-Ghurair and family \$2.8 billion; (6) Mohamed Mansour \$2.5 billion; (7) Najib Mikati \$2.5 billion; (8) Taha Mikati \$2.5 billion; (9) Hussain Sajwani \$2.4 billion; and (10) Suhail Bahwan \$2.3 billion.

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The main difference between wealth and prosperity between Islam and the west is the worldview, where Islam places property as it is the absolute possession of Allah, we are only entrusted temporarily, therefore it is not good not to distributing the assets we have to people in need through the ZISWAF instrument according to (Hamdani, 2020), while the western concept only focuses on worldly things.

Even the concept of welfare between the west and Islam is different, where Bax (1904) says that true prosperity is contained in the abundance of goods used to sustain human life, so that it cannot be separated. How is Abu Ubaid's view on the obligation of a Muslim to spend his property? What assets must be issued for a Muslim? How does Abu Ubaid community welfare so that a Muslim can achieve prosperity in his life? The main purpose of this research is to look at the views and mechanisms of Ubaid's ash in responding to a Muslim in issuing his assets and what assets must be issued as well as the concept of welfare according to Abu Ubaid.

Previous studies in this study, namely (Ghozali and Khorunnisa, 2018) in their research entitled The Concept of Islamic Financial Management according to Abu Ubaid, the results of their research, namely that the function of money has no intrinsic value as a standard of exchange

value and as a medium of exchange (medium). of exchange). It refers to the general use and relatively constant value of gold and silver compared to other commodities. This is very inversely proportional to the current situation where the function of money is a legitimate medium of exchange and is accepted by the community, there is also research from (Nurjaman and Danil, 2020) regarding the Relevance of Abu Ubaid's Economic Thought in Indonesia in their research it is explained that there are Abu Ubaid's 3 philosophies include 1. Justice, 2. the concept of justice is a balance between individual, community and state rights. 3. Implementation of justice. this premise has not yet been able to achieve what the state aspires to, namely realizing social justice for all Indonesian people. And research from (Ika Rinawati and Hari Basuki, 2020) on a comparative analysis of the macroeconomic thinking of classical and contemporary Muslim cendiakiawan Abu Yusuf, Abu Ubaid, Yahya bin Adam and MA Manan, M. Umar Chapra, the results of their research are classical and contemporary Muslim economist thought. The differences and similarities between them are, first, differences in monetary thinking. Second, the equation on monetary thinking. Third, differences in fiscal thinking. Fourth, equations in fiscal thinking. Of course, all

the results of the thoughts of Muslim scholars are adjusted to the development of their respective times. The gap between previous research and our research is that no one has discussed specifically the concept of assets and welfare of Ubaid's ash regarding assets that must be issued and the concept of welfare according to Abu Ubaid for a Muslim and Muslim views when looking for wealth.

Theoretical Basis

Treasure

According to language, wealth means inclined, tilted while according to (Zuhaily, 2005) every item is actually owned and controlled by someone, either in the form of 'ain or benefit. Human love for property is very great, can be more than human love for himself, many people sacrifice themselves and even sacrifice others to get property, in Surah Al-Fajr: 20

“which means And you love property with excessive love.”

The elements of property (objects and benefits) are divided into 2, namely milk al tamm and milk al naqish. Milk al tamm is ownership of property as well as its benefits, the owner has absolute rights over this ownership without being limited by time. In addition, this ownership cannot be invalidated except by means justified by syara', such as buying and selling,

inheritance legal mechanisms, or wills. Meanwhile milk al naqish (imperfect ownership) is the ownership of only one element of property. This can be in the form of ownership of benefits without owning the objects, or ownership of objects without being accompanied by ownership of benefits. Milk-al naqish can be categorized as follows (Zuhaily, 2005); Benefit Ownership (Haq al Intifa') Is the right to take advantage of other people's property through causes justified by syara'. There are 5 reasons that can lead to haq al-Intifa 'namely I' direction, ijarah, waqf, will and ibahah.

According to Shaykh Taqiyuddin an-Nabhani there are three types of ownership, namely: Individual Ownership (Milkiyah fardhiyah) Public ownership (Milkiyah 'Ammah) State Ownership (Milkiyah Daulah) individuals to utilize an item through five causes of individual ownership (asbab at-tamalluk), namely (1) work, (2) inheritance (al-itrs), (3) the need for assets to sustain life, (4) giving the state (i'thau ad-daulah) from assets for the welfare of the people in the form of agricultural land, goods and capital, (5) assets obtained by individuals without trying such as grants, gifts, wills, diat, dowries, inventions, compensation for the caliph or government power holders. Wealth obtained through work (al-'amal) includes efforts to revive the

dead land (ihya'u al-mawat), looking for mining materials, hunting, brokers (brokers), mudharabah cooperation, musyqaoh, civil servants, or the private sector.

Public Ownership (Milkiyah 'Ammah), is the sharia license to the community by jointly utilizing a wealth in the form of goods that are absolutely necessary for humans in everyday life such as water, energy sources, (electricity, gas, coal, nuclear and so on), and other products. forest. goods that are impossible for individuals to possess, such as rivers, ports, lakes, oceans, roads, bridges, airports, mosques, and so on. Items that control the lives of many people, such as gold, silver, oil, and so on.

State ownership (Milkiyah Daulah), is the sharia license for any property whose right to use is in the hands of the caliph as head of state. Included in this category are ghanimah assets (war seizure), fa'i, kharaj, jizyah, 1/5 of rikaz's assets (found assets), 'ushr, assets of apostates, assets that do not have heirs and land belonging to the state

Well-being

The meaning of welfare according to the Indonesian dictionary comes from the word prosperous which means safe, secure, prosperous, and safe (apart from all kinds of disturbances, difficulties, and so on). The word prosperous contains the meaning of

the Sanskrit language "catera" which means umbrella. In the context of welfare, "catera" is a person who is prosperous, that is, a person who in his life is free from poverty, ignorance, fear, or worry so that his life is safe and secure, both physically and mentally according to ([Fahrudin, 2012](#)).

Material and spiritual well-being is a goal to be achieved in the development process ([Hikmat, 2011](#)). Empowerment process that emphasizes process give or transfer some power, power, or ability to society so that individuals concerned become more empowered (survival of the fittes). The second development process is the empowerment process which emphasizes the process of stimulate, encourage, or motivate, so that individuals have the ability or empowerment to determine what their life choices are through the process of dialog

This shows that the success of development must be achieved not only in the material aspect, but also in the spiritual aspect. When a development process is only directed towards achieving material success, it is certain that the desired community welfare will not be achieved. People will feel a life that is empty and meaningless even though all the facilities are available.

Welfare by some people is always associated with the concept of quality of life. The concept of quality of life is a description

of a good state of life. The World Health Organization defines the quality of life as an individual's perception of life in society in the context of existing culture and value systems related to goals, expectations, standards, and also attention to life. This concept provides a broader meaning because it is influenced by the individual's physical, psychological, level of independence, and the individual's social relationship with their environment. (Fahrudin, 2014).

On the other hand, Marxist writers say that the welfare state is little more than an attempt to reduce the worse excesses of capitalism. They say that the welfare state is not in the least bit a socialist state. This is because in the most developed welfare countries the economic system is still owned and controlled by private interests. So the welfare state is different from the socialist system according to the Marxist group whose economic system is controlled by the private sector (Fahrudin 2014). Groups that do not agree with the ideas of capitalism or socialism provide their own definitions of welfare. The welfare state is defined as a unique social formation based on neo-mercantilist principles. The welfare state is a welfare consensus or a social democratic compromise. This is due to the historical adjustment between capitalism and socialism (Fahrudin, 2014).

The welfare state has a different meaning for everyone. Therefore, Titmuss provides a more open understanding of well-being. He suggested the criteria of welfare as a society that openly accepts policy responsibilities to educate and train its own citizens to meet their needs for doctors, nurses, social workers, scientists, engineers, and so on. This suggestion is conveyed so that poorer countries do not run out of the experts that are indispensable for the development of these countries. (Fahrudin, 2014). The concept of well-being has grown to perfection. The similarity of these various concepts is aimed at the same goal, namely an increasingly better condition of society. This welfare condition is a picture that is idealized together, both by the mass organization business actors, the representative council, the government, and the community.

Welfare According to Al-Qur'an

Welfare is the goal of Islamic teachings in the economic field. Welfare is part of rahmatan lil alamin taught by Islam. However, the welfare referred to in the Qur'an is not without conditions for obtaining it. Welfare will be given by Allah SWT if humans carry out what they are told and stay away from what they are forbidden. (Darsyaf Ibn Syamsuddien, 1994).

The verses of the Al-Qur'an which provide an explanation of welfare are some directly (explicitly) and some are indirectly (implied) related to economic problems. However, this two-way explanation forms one view of well-being.

1. Qs. Al-Nahl : 97 "Whoever does good, both male and female in a state of faith, we will certainly give him a good life and we will reward him with a better reward than what they have done." Welfare is a guarantee or promise from Allah Almighty that is given to men or women who believe in Him. Allah Most High will also repay various good deeds of people who are patient with better rewards than their deeds. A good life is a life that is happy, relaxed, and satisfied with lawful sustenance, including all forms of tranquility whatever and whatever form it takes.
2. Qs. Thaha 117-119 "Then We said," O Adam, really (this is) the devil is an enemy to you and your wife, so maybe don't let him take you both out of heaven, you will be hurt. Indeed, there is (guarantee) for you there, you will not starve and will not be naked. And truly, there you will not feel thirsty, nor will the hot sun strike you. " Prosperity according to the understanding of the Qur'an is reflected in the Heaven which was inhabited by Prophet Adam and his wife shortly before they served as caliphs on earth. The welfare described in this verse guarantees the existence of food, clothing, and shelter which is termed not starving, not feeling thirsty, not naked, and not being overheated by the sun. Whereas the opposite of it is a narrow life, which is far from peaceful and calm, always dissatisfied, her chest is tight and restless even though her birth looks luxurious, versatile, has enough clothes and a place to live.
3. Qs. Al-A'raf: 10 "And indeed, We have placed you on earth and there We provide (source) of livelihood for you. (But) you are a little grateful. In this verse, Allah SWT reminds His servants to be grateful for the blessings He has given. Favor is a means of obtaining prosperity in the form of an earth that He created for a place to live, a place to fulfill all life needs, control of the land, its crops, animals, and its mines.
4. Qs. Al-Nisa ': 9 "And be afraid (of Allah) those who in case they leave weak descendants behind them, which they worry about (their welfare). Therefore, let them fear Allah and let them speak with the right words. " Prosperity can be obtained only by devotion to Allah Almighty and also by speaking honestly and truthfully. In this verse, Allah SWT asks His servants to pay attention to the

welfare of future generations. Therefore, a strong generation must be prepared for their devotion to Allah SWT. Even the Prophet Muhammad also forbade to give all his property to others by leaving his heirs. The Prophet SAW said: "Indeed, if you leave your heirs in a well-off condition it is better than leaving them in a poor state and asking others.

5. Qs. Al-Baqarah: 126 "And (remember), when Abraham prayed:" O my Lord, make it (the land of Mecca), a safe country, and give sustenance in the form of fruits to its inhabitants, namely among those who believe in Allah and the day after. He (Allah) said: "And to the disbelievers, I give temporary pleasure, then I will force him into the punishment of hell and that is as bad as a place to return." Prosperity can only be obtained by fully surrendering oneself to Allah SWT. Islamic teachings also teach about the concept of sharing, sharing favors, sharing happiness and serenity not only for individuals but for all human beings around the world.

Method

Researchers use library research methods, according to the subject matter, data and information collected using this type of qualitative research can be formulated. Presentation of data using

descriptive analysis methods. Descriptive method is used to describe and describe the data and information obtained in the form of sentences accompanied by quotations of data.

II. Discussion

Abu Ubaid's View on Wealth and Expenditure Spending

Kitab al-Amwal specifically focuses on public finance, the analysis he focuses on is the practice of the Prophet and Khalifaur Rashidin, especially Umar bin Khattab as an ideal example in the management of assets and assets ([Qosim, 1992](#)). Assets and assets were managed by the baitul mall during the khulafaurrasyidin. Baitul Mal after the war of badr in the opinion of the favored (Qaul Rajih), because at that time the Muslims got the spoils of war (ghanimah) a lot and at that time the repository of state wealth such as ghanimah, shadaqah and fa'i are mosques ([Aminuddin, 2019](#)).

Abu Ubaid's View on How To Achieve Prosperity In Life

Abu Ubaid's thoughts on the authority of the caliphate emphasize the importance of reviewing the benefit as long as it does not conflict with Islamic law. This means that the caliph must take policies that do not conflict with Islamic teachings and are

based on the principle of benefit for Muslims. Based on this, Abu Ubaid stated that zakat on savings can be given to the state or directly to mustahiq, while commodity zakat must be given to the government, and if not, it means that religious obligations have not been fulfilled. In addition, he recognized the authority of the rulers in deciding in the public interest whether to divide the conquered lands among the conquerors or leave their ownership to the local population. After explaining the allocation of khums, he stated that a just ruler could expand the limits that had been determined in the public interest

Abu Ubaid strongly emphasizes the principle of justice as the main principle because it will lead to economic prosperity and social harmony (Qosim, 1998) According to him, the public interest must take precedence over personal interests because it can lead to benefit.

Basically with the principle of good justice and reflecting the need to maintain and defend the rights and obligations of the community, making justice the main principle in carrying out the wheels of government policy and emphasizing a sense of unity and shared responsibility, the welfare of life in the nation and state will be achieved.

According to the author, this is very difficult to achieve in real life in Indonesia, where the government itself is more concerned with personal interests and discriminating against the public interest. as is the case with many corruption cases in Indonesia, for example social assistance, where basic necessities for the benefit of the people are actually diverted for personal gain.

A Muslim is required to own and distribute his property, rather always clean and holy because there are always other people's rights stored in our assets, this is in line with the verse of the Qur'an which means

“And in their assets there is a right for poor people who ask for and the poor who do not get a share. (Surah Adz-Dzaariyaat: 19).”

Therefore, a Muslim is obliged to distribute his wealth so that his property is holy, good, developed, blessed, increases Mu'jam Wasith, (juz 1 p. 398). Even by distributing our assets, our economy will develop or develop so as to give birth to prosperity. This is in accordance with the context of the verse of Al-Quran 59: 7 "... so that the wealth should not only be circulated among the rich among you ...".

According to Abu Ubaid, there are 2 important instruments in the welfare of his

people or in the first world of zakat in the book of Amwal (assets) and Taxes in the book of al-kharaj. Wealth subject to zakat is of two types: the real (zahirah) and the hidden (hatiah). Real [Wealth] are those that cannot be hidden such as crops, fruit, and livestock. [Wealth] that is hidden is that which can be hidden such as gold, silver, and trade profits. The administrator of zakat (wali al-sadaqat) is prohibited from withdrawing zakat from hidden wealth, because the owner of this type of wealth has more power over it than the zakat administrator. The zakat administrator can only receive the zakat if the owner gives it voluntarily. In this case the zakat administrator actually only helps distribute the zakat. Zakat withdrawals only apply to real wealth. The owner of the wealth is obliged to pay zakat to the government. Al-Mawardi, al-Ahkam al-Sultaniyyah. Abu Ubaid provides a good example where the owner of both types of wealth has to produce documents for tax collectors. Different decisions can result from different positions of hidden and real wealth. He explained: If a person walks with his money past a tax collector (ashir), then he says to the tax collector, "This is not mine" or "I have paid zakat", then his words will be believed. However, if the owner of the livestock says to the collector of zakat (musaddiq), "I have

already paid zakat on my livestock," then the musaddiq does not need to believe his words, he must even charge zakat on the livestock, unless he knows very well that the owner is the farm animals speak the truth Abu Ubaid (1260)

But what needs to be known, Abu Ubaid revealed the agreed provisions (no ikhtilaf), namely if a person has assets that must be zoned, including 200 dirhams, 20 dinars, 5 camels, 30 cows, or 40 goats. As a consequence, if a person has one of the above from the beginning of the haul to the end, then he is obliged to issue his zakat which is called nishab by Imam Malik and the residents of Medina while the Iraqi people call it the origin of the assets (Amalia, 2007).

Abu Ubaid's thoughts can be divided into three parts regarding this tax, namely the absence of zero tariffs in international trade, excise on basic foodstuffs is cheaper, and there are certain limits to be subject to excise.

- a. No Zero Tariff Collection of excise was a custom during the era of ignorance and was carried out by the kings of Arab and non-Arab nations without exception. This is because their custom is to collect excise on imported merchandise on their property when it enters their country.

From Abdurrahman bin Maqil, he said, "I once asked Ziyad bin Hudair, Who do you collect the excise on imported goods? He said, "We never impose duties on Muslims and Muslims. I asked, Then, who is the person that you have imposed tax on him? He said, "We impose duties on the unbelieving harbi traders, as they have collected our imported goods when we enter and come to their country". From the description above, Abu Ubaid concluded that excise was a custom that was always enforced in the era of ignorance. Then Allah canceled the excise system by sending the Prophet and Islam. Then, comes the obligation to pay zakat as much as a quarter of usyur (2.5%). From Ziyad bin Hudair, he said, "I have been appointed by Umar to become a customs officer. Then he ordered me to collect excise on imported goods from infidel harbi traders as much as usyur (10%), imported goods from dzimmah experts as much as half of usyur (5%), and imported goods from Muslim merchants a quarter of usyur (2.5%) "

- b. Staple Food Excise Excise For oil and wheat which are the staple foodstuffs, the excise imposed was not 10% but 5% with the aim that imported goods in the form of staple foods came to Medina as the center of government at that time.

From Salim bin Abdullah bin Umar from his father, he said, "Umar has collected excise from outside traders; each of the oil and wheat is subject to an excise tax of as much as half of the usyur (5%). This is so that imported goods continue to arrive in the country of Medina. And he has collected excise on imported goods of al-Qithniyyah as much as usyur (10%) "([Karim, 2006](#)).

- c. There is a certain limit to excise taxes. It is very interesting that not all merchandise is levied. There are certain limits where if it is less than this limit, then the excise will not be collected. From Ruzaiq bin Hayyan ad-Damisyqi (he was a customs officer at the border of Egypt at that time) that Umar bin Abdul Aziz had written to him, which said: "Whoever passes you from among the zimmah experts, then it is for imported merchandise. That is, every twenty dinars must be subject to an excise tax of one dinar. If the level is less than this amount, then count it with the level of the deficiency, so that it reaches ten dinars. If the merchandise is less than a third of a dinar, then don't take anything from it. Then make an excise payment letter to them that the excise collection will remain in effect for up to one year "([Huda, 2011](#)). The amount of ten dinars is the same as the amount of

one hundred dirhams in the terms of the payment of zakat. An Iraqi cleric, Sufyan has aborted the obligation to pay excise if the imported goods of the dzimmah expert did not reach one hundred dirhams. According to Abu Ubaid, this one hundred dirhams is the stipulation on the lowest level of excise collection on imported assets of dzimmah and infidel harbi experts.

Abu Ubaid's View on Tax Sharing

Abu Ubaid's view on the distribution of taxes consists of Kharaj, Jizyah, Khumus and al-'Ushr.

Kharaj according to the language of al-ghullah, is the income or land of the Muslims conquered by peaceful means whose owners offer to cultivate the land as a substitute for land rent and are willing to give a part of their production. The amount of kharaj is half of the production.

Jizyah is an annual tax that must be paid by a non-Muslim, especially a book expert, to guarantee the protection of life, property, worship and free property or slaves who live in the area of Islamic rule.

The similarity between kharaj and jizyah is the obligation of the dzimmah expert and is spent based on the use of fa'i property, the difference is that jizyah is on the head and kharaj on the land, jizyah dies

when converting to Islam, and kharaj does not.

Khumus according to Abu Ubaid is 1/5 of the ghanimah of the harbi, rikaz, and luqathah experts. In the discussion of khumus Abu Ubaid stated that the property affected by the khumus, first, he interpreted it as ghanimah, according to the word of Allah Surah Al-Anfal verse 41. Second, it was specific from the assets obtained through mining and hidden assets (rikaz). Third, special about the hidden treasure, as happened when the mujahid from as'sya'abi where a man found 1000 dinars buried outside the city, then came to him Umar, and Umar took 1/5 of the treasure as much as 200 dinars. and the rest is given to the person who finds it. Then 200 dinars were distributed to the Muslims. However, it should be noted that Abu Ubaid stated that there were three laws that Umar carried out on hidden property. First, that the treasure was taken in particular and the rest was given to the finder. Second, those who found the treasure were not given, but were given entirely to Baitul Mal. Third, all the assets were given to those who found them and were not handed over to Baitul Mal (Karim, 2006).

Al-'ushr is the jama' of the word 'ushrun which is one part of ten. Meanwhile,

according to fuqoha there are two definitions, first 'usyr zakat, which is something taken from zakat on plants and fruits (Surah Al-An'am: 141). Second, 'usyr is something taken from the treasures of the kafir dzimmi who pass for commerce.

The concept offered by Abu Ubaid in realizing prosperity is :

1. Strengthen the position of receiving zakat for mustahiq, because this has an impact related to poverty reduction, there is no ikhtilaf in the book of al-Amwal related to this tax, only what needs to be strengthened the position of distribution that is right on target and leads to high justice because this will create values blessings, even at the time of Umar bin Abdul Azizi, the acceptance of zakat was abundant so that large amounts of zakat funds were transferred or distributed to other regions or other ways, because at that time it changed the pattern from mustahiq to muzzaki.
2. Percentage of import excise for infidels of harbi usyur (10%), imported goods of dzimmah expert traders are half of usyur (5%), and imported goods of Muslim traders are a quarter of usyur (2.5%) ", because so far it is always related to taxes generalization between Muslims and non-Muslims, this has caused tremendous turmoil so that no welfare is

obtained. Therefore, it is necessary to strengthen and stipulate 2.5% for Muslims because the Muslims have already paid zakat maal of 2.5 percent and zakat fitrah of 2.5 kilos or 3.5 liters. 10% excise tax, considering that many countries make our country a transition, this needs to be strengthened and maintained because it has a very large impact on the state budget. Not to mention that non-Muslims are only charged 5%, this is to stimulate state revenue and maintain the security of non-Muslims.

3. Tax on staple foods such as oil, rice and fuel is only 5% not 10%. This indicates the separation of the state towards local residents or the surrounding community, where the tax is not burdensome, in fact there is one interesting thing that for usyr or import excise a tax of 10% instead of 5% is imposed, this will only pump up local production patterns and burdens the policy. import. This is in contrast to our country's policy of burdening the excise tax for the local community and reducing import excise.
4. There are import tax provisions. There is an interesting thing that not all are subject to tax, the tax is only imposed at 1 dinar if goods or imports are around 20 dinars. If we analyze 1 dinar it is about 3,900,000 times 20 which is

78,000,000. then the tax was 1 dinar or only 3,900,000. This is different from our government policy which imposes a tax of 10% VAT and an import duty of 7.5 \$ with conditions of more than 3USD to 1500 USD. Therefore, this is a problem that we must fix in order to achieve prosperity.

According to the author opinion, based on the previous discussion, it show's that the concept of wealth and welfare of Abu Ubaid's is good and very relevant to be applied in Indonesia.

III. Conclusion

The study's conclusion is that Baitul Mall manages Abu Ubaid's view of wealth and asset expenditure. The Khalifah (state leader) must then appropriately manage these assets according to the benefit principle, which is directed toward justice and does not conflict with Islamic ideals. Furthermore, Abu Ubaid's perspective on the nation's welfare can be handled by maximizing zakat and tithes.

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