

Sheek Muhammad Arsyad Al-Banjari's Islamic Economic Thinking and Its Relevance to Contemporary Islamic Economic Thinking

Muhammad Sauqi¹, M. Fahmi al-Amruzi²

¹Darussalam Martapura Institute of Islamic Religion

²Antasari State Islamic University, Banjarmasin

muhammadsauqi1992@gmail.com, fahmialamruzi61@gmail.com

Abstract

This study aims to determine the relevance of Sheikh Muhammad Arsyad al-Banjari's Islamic economic thought and contemporary Islamic economic thought. This type of research is descriptive qualitative library research with historical, sociological, anthropological, and legal approaches. The findings from this study are the thoughts of Sheikh Muhammad al-Banjari regarding contemporary Islamic economics, which is about zakat based on the social conditions of society at that time which was dominated by the poor. But he also in his ijtihad quoted the thoughts of the previous Shafi'iyyah scholars. The influence of Sheikh Muhammad Arsyad al-Banjari is a continuation and expansion of Middle Eastern influence. After his arrival, his influence on the study of fiqh grew wider with the compilation of fiqh works by later scholars and their descendants.

Keywords

thought; islamic economics; contemporary islamic economics



I. Introduction

In Indonesia the majority of the population is Muslim. Therefore, the existence of Islamic law has long earned a proper place in people's lives. Azyumadi Azra noted that the arrival of Islam to Indonesia in the twelfth century AD, so in the seventeenth century AD, scholars emerged to compose various books of fiqh to meet the needs of the community in terms of rules for worship that are in accordance with the conditions, circumstances and respective regional languages. Therefore, the current concepts of fiqh thought are essentially an attempt to pass on the various ideas, experiences, and cultural frameworks produced by previous scholars. Thus, reviewing the opinions of scholars in the field of fiqh remains an important activity in an effort to find the correct formulation in the present and future (Hukum & Syariah, 1829).

Azyumardi Azra noted a number of great scholars in Indonesia, they were Sheikh Yûsuf al-Maqassarî (1036-1111 H or 1626-1699 AD), Sheikh Abdu al-Ra'ûf as-Singkilî (1024-1105 H or 1615-1693 AD), Sheikh Nuruddin ar-Raniry (1068-1658 AD), Sheikh Abdusshamad al-Palimbanî (1116-1203 Hijri or 1704-1789 AD) and Sheikh Muhammad Arsyad al-Banjarî (1122-1227 Hijri or 1710-1812 AD). Among the scholars who contributed to the development of fiqh was Shaykh Muhammad Arsyad bin Abdullah al-Banjarî who was the greatest scholar of his time with his work Sabîl al-Muhtadîn written in 1779-1781 AD.

II. Research Method

Judging from the focus of the study, this type of research is qualitative descriptive library research by accommodates Islamic economic thought according to Sheikh Muhammad Arsyad al-Banjari. This study will take a historical, sociological, anthropological, and legal approach. While the main data source of this research is the thought of the cleric Sheikh Muhammad Arsyad al-Banjari. Then the author conducted a literature study (library research) to collect research data. This strategy is used as a source of citing the parts that will be described as research findings. The analysis technique uses deductive, inductive, and comparative analysis.

III. Results and Discussion

Among the scholars who contributed to the development of fiqh was Shaykh Muhammad Arsyad bin Abdullah al-Banjari who was the greatest scholar of his time with his work *Sabîl al-Muhtadîn* written in 1779-1781 AD. *al-Muhtadîn* specifically in a particular chapter does not exist. So based on the author's analysis that at that time the discussion of Islamic economics was not felt urgent. The economic condition of the population is a condition that describes human life that has economic score (Shah et al, 2020). Moreover, there was no request from the Sultan to make a book discussing economics. This is also reasonable because all economic policies are in the hands of the Banjar kingdom. But on the other hand, zakat is considered to be included in the field of Islamic economics (Hamzah et al., 2020). The book teaches that giving zakat is not a temporary financial supplement, but zakat must also be developing. The statement of Sheikh Muhammad Arsyad al-Banjari is considered the result of his *ijtihad* based on the opinion of Imam an-Nawai:

وَيُعْطَى الْفَقِيرَ وَالْمِسْكِينَ كِفَايَةَ سَنَةٍ. قُلْتُ: الْأَصْحَ الْمُنْصُوصُ، وَقَوْلُ الْجُمْهُورِ كِفَايَةَ الْعُمْرِ الْغَالِبِ فَيَشْتَرِي بِهِ عَقَارًا يَسْتَعْلَهُ

From this statement, it can be understood that Sheikh Muhammad al-Banjari's thoughts on zakat were based on the social conditions of society at that time which was dominated by the poor. But he also in his *ijtihad* quoted the thoughts of the previous Shafi'iyah scholars.

The influence of Sheikh Muhammad Arsyad al-Banjari is a continuation and expansion of Middle Eastern influence. After his arrival, his influence on the study of fiqh grew wider with the compilation of fiqh works by later scholars and their descendants.

There are three important thoughts about zakat contained in the Book of *Sabl al-Muhtadîn* that need to be stated here while simultaneously analyzing them with intertextual analysis. As mentioned by the author himself, when compiling the book, he based on the books of the *muta'akhhirin* priests from the Shafi'i school, especially the *Manhaj ath-Thullâb syarah*, *Mughnî al-Muhtâj ilâ Ma`rifati Ma`âni Alfâzh al-Minhâj*, *Tuhfat al-Muhtâj bi Syarh al-Minhaj*, and *Nihâyat al-Muhtâj ilâ Syarh al-Minhaj*. The last three books are *syarah* from the same book, namely *Minhaj ath-Thalibin* by Abu Zakariya Yahya bin Syaraf an-Nawawi (d. 676 H.) which is a summary of *Muharrar* by ar-Rafi'i (d. 623 H.); while *Manhaj ath-Thullab* (which was later prescribed by the author under the title *Fath al-Wahhab bi Syarh Manhaj ath-Thullab*) is a summary of *Minhaj ath-Thâlibin*. (Bruinessen, 1995: 118) (Syarifullah, 2020).

The first thought is about not having to pay zakat on jewelry items other than gold and silver. In *ash-Shirâth al-Mustaqm*, this issue is not mentioned explicitly, it is only stated that for clothing that is permissible, namely clothing that is not haram and not makruh to wear it, zakat is not obligatory. (Ar-Raniri, nd: 16) In *Sabîl al-Muhtadîn* emphasized that on objects other than gold and silver such as pearls, diamonds, emeralds, yaqut, fairuzaj, musk and `anbar, zakat is not obligatory. (Al-Banjari, 1259 [H]: 176) al-Banjari needs to mention this issue. explicitly, perhaps this was motivated by the condition of the people around Martapura who were traditionally producers of diamonds long before the Dutch East Indies era. (Daud, 1997: 121) With this mention, al-Banjari provides legal certainty for the Banjar people that they have diamonds, even though they have diamonds. in an amount which, when compared to the price of gold, has reached the nisab, zakat is not obligatory (Al-banjari et al., 2004).

The position of al-Banjari's thought about not being obliged to pay zakat on valuable objects other than gold and silver needs to be examined in the books that are explicitly mentioned in the Preamble of *Sabîl al-Muhtadîn* as a reference as mentioned above. The book of *Minhâj ath-Thâlibin* mentions that gems other than gold and silver such as pearls are not obligatory zakat. obligatory zakat because there is no evidence that shows the obligation of zakat on him in addition to the objects that are provided for use as jewelry like animals used for work. (As-Syarbini, 1978: 394) The *Tuhfat al-Muhtâj* book states that objects such as pearls and yaqut are not obligated to pay zakat because there is no evidence that shows the obligation of zakat on them and because these objects are provided for use like animals used for work. (Al-Haitami, nd: 337) The Book of *Nihayat al-Muhtâj* explains that objects such as pearls, yaqut, fairuzaj as well as musk oil, `anbar and the like are not obligatory zakat because they are provided for use just like animals used (Ar-Ramli, 1938: 96) Thus, al-Banjari's opinion about not being obliged to pay zakat on objects other than gold and silver has been explained in all the books. which was used as a reference in the preparation of *Sabîl al-Muhtadîn* (Nasr & Ahmed, n.d.).

The opinion states that these objects are not obligatory for zakat, which is explained in *Sabîl al-Muhtadîn* and in its reference books, and needs to be discussed further. The main issue is whether zakat is included in the field of *ta`abbudi* such as prayer and fasting or not. If zakat is included in the field of *ta`abbudi* then the provisions that have been regulated by the texts cannot be changed where the mind does not play an important role. *Ijtihad* does not apply in it because we are not allowed to change, add or subtract what has been determined. However, if zakat is not included in the field of *ta`abbudi*, the mind can play a role as long as it is still within the range that can be accepted by common sense and does not deviate from the existing rules; and here the verses of the Qur'an and the hadiths of the Prophet are flexible and elastic in their translation (Fathurrahman, n.d.).

Al-Qardhâwi in *Fiqh az-Zakâh* states, in essence, zakat is part of Islamic regulations regarding property and society (*nizhâm al-Islâm al-mâli wa al-ijtimâ`i*) and therefore it is discussed in the books of *as-siyâsah. ash-syar`iyah wa al-mâliyah*; he is mentioned in the chapter of worship because he is considered a sibling of prayer. (Qardhawi, 1991: 7)

Given that zakat is not a *mahdhah* worship, in determining the objects that are obligatory zakat, it is not necessary to rely solely on the *naqli* argument, but can be developed more in accordance with the main purpose of zakat. In the Qur'an, Allah explains that the function of zakat is to clean and purify one's property. (Surat At-Taubah: 103).

Al-Banjari's second thought about zakat is that the part of zakat for the poor and needy may be used for productive purposes. Al-Banjari explained that the form of zakat for the needy and poor is divided into three types, namely (Islam et al., 2020):

- a. For the indigent and poor who do not have the ability to do business, with the permission of the priest, it can be bought such as a garden, where the garden can be rented out or it can be managed independently, the results of which can be sufficient to meet the needs of life until the age of the ghalib. If his age exceeds the age of ghalib then he is given zakat for his daily needs.
- b. For the poor who have certain skills, with the permission of the priest, he buys tools/facilities that can be used to earn a living, even though the tools needed are more than one kind. If the results of his efforts are not sufficient to meet the needs of his life, he can be bought such as a garden to cover his shortcomings.
- c. For the poor who have trading skills, they are given capital according to their needs, even though there are lots of them. If the results of his efforts are not sufficient for his daily needs, then he may be given zakat again. (Al-Banjari, 1259 [H]: 203-204)

The purpose and purpose of giving zakat to the poor are to lift them out of poverty so that after that they no longer need zakat. This thought was assessed as the result of al-Banjari's *ijtihad* by the Research Team of IAIN Antasari Banjarmasin (1988/1989: 63-65) and Rasyidah HA (1990: 112-114) (Amarodin et al., 2010).

The book of *Tuhfat al-Muhtāj* explains that the needy and poor who do not have the expertise and cannot do business, are given zakat to meet their needs for a year because every year there is a distribution of zakat. Giving zakat can also be given to meet the needs until it reaches the average human age (al-`umr al-ghalib). If their age exceeds the average human age, they are given every year. For those who have certain skills, they buy the facilities and infrastructure even though they need quite a lot. For those who can do business, they are given capital if the profits can meet their needs. If their business or trade is not sufficient to meet their needs, then they may buy a garden to cover the shortage. Then regarding al-`umr al-ghalib, according to the hadith, it is between 60 to 70 years, but Ibn Hajar tends to specify 60 years; and when they reach that age, they are given zakat for a year's needs continuously. Furthermore, it is also explained that what is meant by giving zakat to those who cannot work or trade is given at once in the form of money but they are bought a garden or animal that can be managed so that they do not need zakat anymore (Al-Haitami, nd: 727-731).

Ideally, zakat is not only given for consumptive purposes (for the needy and poor who are physically unable to work) but also for productive purposes. Productive zakat will be more meaningful than consumptive zakat. It is within this framework that the ideas raised by al-Banjari at the end of the 18th century need to be supported and applied in everyday life. In reality, zakat that is distributed for consumptive purposes alone cannot change the condition of the needy and poor and even tends to perpetuate poverty and does not reflect the true intention of zakat. In connection with the thought raised by al-Banjari, the Indonesian people need to be grateful because, on September 23, 1999, a Law of the Republic of Indonesia Number 38 of 1999 concerning Zakat Management was promulgated. In Chapter V, Article 16 paragraph (2) it is stated: "The utilization of zakat collection results is based on the priority scale of *mustahiq* needs and can be used for productive businesses". With the existence of this law, the distribution of some zakat for productive businesses has obtained a fairly strong positive legal basis, in addition to religious law which has never hindered it from the start (Lokal & Kitab, n.d.).

The third thought of al-Banjari regarding zakat is the involvement of the imam (ruler) in the management of zakat, especially in giving zakat to the needy and poor for productive purposes as mentioned above. This opinion was also assessed by the Research Team of IAIN Antasari Banjarmasin as a result of al-Banjari's *ijtihad*, where in its research

report it was stated, "According to al-Banjari all methods of giving zakat as mentioned above must first have permission from the 'imam' or community leader. or the authorities". (IAIN Antasari, 1988/1989: 64) Kitab Sabîl al-Muhtadîn does state, "... then let him buy it with the permission of the priest for an adequate garden ..." (Al-Banjari, 1259 [H]: 203) and in another place, it is stated, "... then let him buy it with him with the permission of the priest for that tool" (Al-Banjari, 1259 [H]: 203) But to state whether that opinion is really al-Banjari's ijtihad or it is not necessary to explore the main reference books of Sabîl al-Muhtadîn. Kitab Mughni al-Muhtaj does not explain the issue of permission from the imam; ash-Syarbini only cites the opinion of az-Zarkasyi which states that it is better for the priest to buy the garden. (Asy-Syarbini, 1978: 186) Tuhfat al-Muhtaj stated that the purchase of the garden must be with the permission of the priest and the person who bought it has the ability to buy it. manage it. (Al-Haitami, nd: 729) Nihayat al-Muhtaj does not state the need for permission from the priest; ar-Ramli tended to support the opinion of az-Zarkasyi that it was the imam who bought the garden. (Ar-Ramli, 1938: 159) Of the three references, the one who explicitly stated that permission from the imam was required was Ibn Hajar al-Haitami, while Ash -Syarbini and ar-Ramli do not explicitly require permission from the imam, but he tends to the opinion of az-Zarkasyi which states that the priest is entitled to buy the garden. By tracing the opinions in reference books, it can be concluded that in this matter al-Banjari follows the opinion of Ibn Hajar al-Haitami, namely that permission is needed from the priest if the zakat portion for the needy and poor is used to buy gardens (Arsyad & An-nikah, 2019).

The involvement of the imam (ruler) in the management of zakat has indeed occurred during the time of the Prophet s.a.w. where when sending Mu'adz bin Jabal to Yemen, he advised that when the people of Yemen were willing to say the creed and establish prayers, then tell them that Allah has required zakat on them on their assets taken from the rich people in the country. between them and returned to the poor among them. (Al-Bukhari, 1992: 242-243) This hadith underlines the understanding that the imam (ruler) is the person who carries out the collection and distribution of zakat. Thus, the imam should not allow the owners of property to walk alone, to complete the affairs of giving zakat on their own because zakat is to protect the needy and poor and to increase human dignity. In order to carry out his duties and authority, the imam appoints `amil who directly carry out all zakat affairs, from collectors, treasurers, custodians, registrar to those who distribute them to mustahik. Each section of the `amil has a predetermined task and is responsible for the tasks it carries out. The Imam (ruler) as the leader of the ummah is responsible for the overall implementation of zakat to the welfare of his ummah. As a leader, the priest must know the needs of his people so that he must have data on which of his people should be assisted according to his needs because he will be held accountable before Allah in the future. Considering how heavy the responsibility of an imam (ruler) is for the welfare of all his people, it is only natural that he has the prerogative in the distribution of zakat, which of course is for the benefit of the ummah in relation to poverty alleviation. Thus, permission from the imam for the purchase of the garden as mentioned above is needed because the purchase of a garden which of course requires a large number of funds will reduce the share of zakat for other groups or the number of zakat recipients.

Those are the three thoughts of al-Banjari about zakat which apparently have been put forward by muta'akhhirin Shafi'iyah priests. This fact strengthens Martin van Brunissen's analysis which states that books written between the 10th and 15th centuries AD were the main pillars of Islamic scholarship, and since the end of the 15th-century Islamic thought had not progressed significantly. In this regard, Aziz al-Azmeh, after conducting a survey of the writings of the scholars at that time, concluded that every work

on a subject cannot be separated from seven types of methods, namely: completion of incomplete texts; correction/correction of the text that contains errors; explanation (interpretation) of the cryptic text; a summary (overview) of a long text; merging of separate but related texts (without any attempt at synthesis); the arrangement of writings that are still confusing; and drawing conclusions from agreed premises. In addition to the seven methods above, Martin van Bruinessen added one more method, namely translation into the local language. (Bruinessen, 1995: 30-31)

IV. Conclusion

Sabîl al-Muhtadîn is a book of fiqh written by Muhammad Arsyad al-Banjari (d. 1812) in the year 1193-1195 H./1779-1781 AD. The writing of the book was partly motivated by a desire to perfect the Malay-language fiqh book which already there is the book *ash-Shirâth al-Mustaqîm* written by Sheikh Nuruddin ar-Raniri. When examined carefully, there are three important thoughts about zakat which are described in *Sabîl al-Muhtadîn* which are not explained in *ash-Shirâth al-Mustaqîm*. First, zakat is not obligatory on jewelry items other than gold and silver. Second, the share of zakat for the needy and poor may be used for productive purposes. Third, is the involvement of the imam (ruler) in the management of zakat, especially in giving zakat to the poor and needy for the benefit of that productive nature. These opinions were assessed by the Research Team of IAIN Antasari Banjarmasin and Rasyidah HA as the result of al-Banjari's *ijtihad*.

After doing the research, al-Banjari's thoughts on zakat which were not explained in *ash-Shirâth al-Mustaqîm* turned out to have been put forward by *muta'akhhirin* Syafî'iyah priests, especially *ash-Syarbînî* in his book *Mughni al-Muhtaj*, Ibn Hajar al - Haitami in his book *Tuhfat al-Muhtaj* and ar-Ramli in his book *Nihāyat al-Muhtāj*, all three of which are *syarah* from the same book, namely *Minhaj ath-Thalibin* by an-Nawawi. This conclusion at the same time denies the research results of the IAIN Antasari Banjarmasin and Rasyidah HA Research Team which stated that al-Banjari's opinion about giving zakat to the poor can be used for productive activities was the result of al-Banjari's *ijtihad*. In addition to being mentioned in the reference books, al-Banjari's opinion regarding the permissibility of the zakat portion for the poor and needy to be used for productive purposes has been explained by *Asy-Shafî'i* in *Kitab Al-Umm*, and if traced further, opinions such as it is not much different from what is stated by `Umar bin Al-Khattab which also refers to the *hadith*.

References

- Al-banjari, S. M. A., Tentang, S., Dan, P., & Hayati, S. M. (2004). *No Title*. 1–19.
- Amarodin, M., Sistem, K., Islam, E., Tokoh, P., Ash-sadr, B., A, D. A., Islam, B., Khoir, M., & Journal, A. (2010). *No Title*. 5(01), 2–5.
- Arsyad, S. M., & An-nikah, A. D. K. (2019). *No Title*.
- Fathurrahman, R. A. (n.d.). *Aliran Pemikiran Ekonomi Islam Kontemporer Pendahuluan*. 90100118108.
- Hamzah, A., Rasidin, M., Agama, I., Negeri, I., Kerinci, I., Agama, I., Negeri, I., Kerinci, I., & Mannan, M. A. (2020). *Pemikiran Ekonomi Islam Kontemporer : Kajian Teoritis Muhammad Abdul Mannan Tentang Distribusi*. 18(1), 22–28.
- Hukum, K., & Syariah, E. (1829). *No Title*. 15(1), 1–22.
- Islam, E., Islam, E., Mitra, P., & Ekonomi, J. S. (2020). *At-Taradhi : Jurnal Studi Ekonomi Volume XI Nomor 1 , Juni 2020 Gerakan Ekonomi Islam Kontemporer : Studi terhadap Perkembangan Mitra Koperasi Syariah 212 di Kalimantan Selatan Yulia Hafizah Fakultas Ekonomi dan Bisnis Islam , Universitas Islam Negeri Ant. XI*, 1–17.
- Lokal, K., & Kitab, D. (n.d.). *No Title*. 1–24.
- Nasr, H., & Ahmed, K. (n.d.). *Pemikiran islam*.
- Shah, M. M., et al. (2020). The Development Impact of PT. Medco E & P Malaka on Economic Aspects in East Aceh Regency. *Budapest International Research and Critics Institute-Journal (BIRCI-Journal)*. Volume 3, No 1, Page: 276-286
- Syaifullah, A. (2020). *Mu àş arah : Jurnal Kajian Islam Kontemporer*. 2(1), 31–44.