

Mitigating financial mismanagement: Insights from Caliph Umar's Governance

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Abstract

The practice of good governance is often associated with combating corruption. Conversely, the failure of governance leads to significant issues that tarnish accountability and erode public trust in an institution. Despite its undeniable importance, governance also poses significant challenges in religious institutions, notably the zakat system, have expanded to address socio-economic issues, yet results may vary. This study examined Islamic history, Caliph Umar ibn Abdul Aziz's brief but impactful reign featured the baitulmal, eliminating asnaf groups eligible for zakat. The study revealed that Caliph Umar's governance strategy (*siasah shar'iyah*) is rooted in Shariah-based *maslahah* (goodness) and effectively prevents *mafsadah* (harm). The initiative strategic governance involved through creating a conducive environment for production growth, fostering agricultural and busines sectors, strengthening zakat institution and baitulmal empowerment as well as prioritizing social protection measures. The principles of *maslahah* and *mafsadah* are in alignment with the tenets of Maqasid Shariah, providing insights into combatting mismanagement through the reinforcement of governance mechanisms. While the study draws from extensive literature mainly on Caliph Umar ibn Abdul Aziz, its reliance on secondary data sources limits the depth of analysis and direct control over data quality.

Keywords: Governance, Islamic governance, financial crime, Caliph Umar Abdul Aziz.

INTRODUCTION

Corruption cases are on the rise despite various government efforts to enhance accountability within organizations (Berita Harian, 2019), and zakat institutions are not exempt. Corruption cases, encompassing inefficiency, abuse of power, fraud, and misappropriation of authority, stem from a lack of integrity at individual, organizational, and societal levels. Fundamentally, corruption signifies a failure in good governance, tarnishing an organization's integrity due to the lack of integrity within individuals in that organization. Therefore, eradicating corruption should ideally commence with fostering individual integrity, contributing to an organization's integrity. As a practicing Muslim, faith, Islamic teachings, and the principle of *ihsan*, which includes the concept of accountability due to belief in divine retribution, serve as deterrents against engaging in any form of financial crime, including corruption and misconduct.

Reported by Abu Hurairah (may Allah be pleased with him), he said that one day, the Prophet Muhammad (peace be upon him) was sitting among his companions when a man approached and asked, "What is faith?" The Messenger of Allah replied, "Faith is believing in Allah, His angels, His messengers, and the Day of Judgment." The man then asked, "What is Islam?" The Prophet responded, "Islam is to worship Allah and not associate anything with Him, establish prayer, give zakat, and fast during Ramadan." The man inquired further, "What is *ihsan*?" The Prophet replied, "*Ihsan* is to worship Allah as if you see Him. Even though you don't see Him, know that He sees you." (Hadith Muslim)

The verse's interpretation outlines a Muslim's responsibilities on faith, Islam's practices, and *ihsan*'s belief in accountability, explaining as follows: a) faith - believing in Allah, the angels, the messengers, and the Day of Judgment; b) Islam - declaring the Shahada, performing prayers, giving zakat, fasting in Ramadan; and c) *Ihsan* - worshiping Allah and believing that all our actions are seen and will be rewarded even if the Day of Judgment is unknown. As a pious Muslim, this narration

serves as a deterrent against any form of financial crime. However, there are numerous reported cases in local newspapers today on corruption and abuse of power involving Muslims. Weak governance is said to be one of the causes of such incidents, and this paper examines the governance strategies of Caliph Umar ibn Abdul Aziz (RA).

THE REFORM ERA OF THE GOVERNANCE OF CALIPH UMAR IBN ABDUL AZIZ

Upon assuming the caliphate, Caliph Umar ibn Abdul Aziz restructured the prevailing governance system, encompassing religious, administrative, and economic dimensions.

Religious

Caliph Umar Abdul Aziz RA served not just a governmental, also as a religious leader. He effectively balanced worldly and spiritual matters, influencing the government's structure. His leadership was anchored in Shariah, advocating for righteousness and preventing wrongdoing from an Islamic perspective, through the concept of enjoining good and forbidding evil (*amar maaruf, nahi mungkar*). However, government officials dealing with non-Muslims were not allowed to compel them to convert to Islam. Besides governance, Caliph Umar ibn Abdul Aziz RA also engaged in propagation activities, such as the prohibition of alcohol. Although non-Muslim communities (*zimmi*) were permitted to consume alcohol, he abolished liquor stores, demonstrating a considerate leadership style. Appointing government officials under the caliphate emphasized religious criteria, believing individual integrity could deter wrongdoing, as mentioned in the Quran.

Administrative

In terms of administration, Caliph Umar ibn Abdul Aziz emphasized a healthy environment within governance. Prior to his rule, justice and truth were only seen within those in power, conflicting with Islamic principles. Caliph Umar RA rectified this injustice by punishing anyone guilty, regardless of their status. He was cautious in appointing qualified individuals, avoiding any favoritism, including refraining from appointing family members or yielding to requests for positions, instead prioritizing those knowledgeable in the Quran and Hadith, religious and morally upright. Regarding payments, Caliph Umar himself received only two dirhams a day, while governors were paid higher. He directed governors to manage state finances diligently. Moreover, during the governance of Caliph Umar ibn Abdul Aziz, his administration towards the *zimmi* community was characterized by good governance. Umar Abdul Aziz's approach aimed to safeguard the *zimmi*, ensuring their lives and properties were protected akin to those of Muslims. Additionally, their religious practices were respected, allowing harmony without government interference. The *jizyah* (head tax for non-Muslims) was implemented, signifying equitable rights between non-Muslims and Muslims, demonstrating Islam's concern for minority communities.

Economic

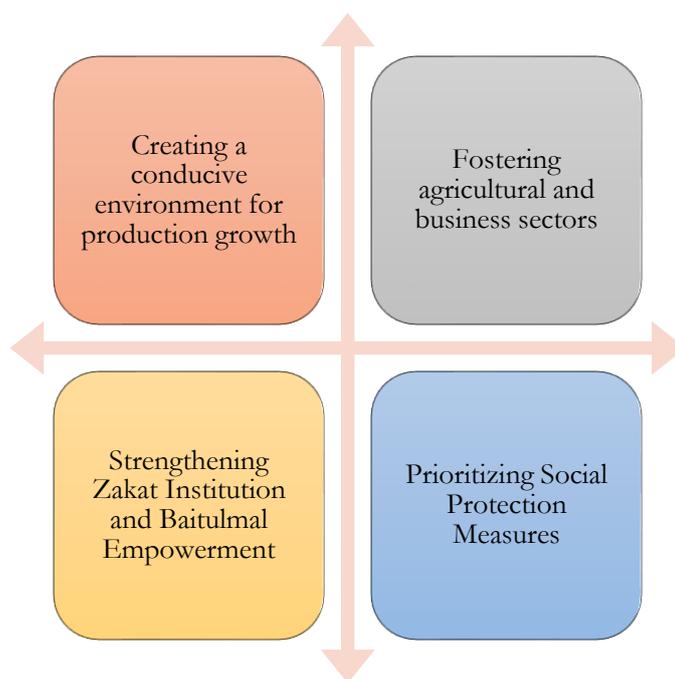
In terms of finance during the governance of Caliph Umar Abdul Aziz, wealth distribution and state resources were administered justly to rectify the injustices of previous caliphs' governance. Umar focused on fairness and justice in managing the nation's wealth for the welfare of the entire populace, averting inequality. To this end, strict prohibitions were imposed on government officials and authorities to prevent exploitation of public resources. State finances prioritized support for the impoverished *asnaf* group, utilizing zakat collections through the *baitulmal*." As narrated by Sa'ad Muhammad in *Al-Tabaqat Kubra*: "Umar bin Abdul Aziz ruled for two and a half years, precisely 30 months. He did not pass away until he enriched us abundantly, saying, 'Distribute this to those you consider needy.' Umar continued this until he returned with what was left. At that point, no one was found eligible for zakat or state aid, so the remaining wealth was returned to the *Baitulmal*. Umar bin Abdul Aziz made his entire populace affluent. Additionally, macroeconomic matters were prioritized during Caliph Umar Abdul Aziz's reign, emphasizing security and trade solely for the preservation of

citizens' rights. Economic prosperity and financial management during Umar's rule were remarkable, to the extent that the impoverished were no longer found, despite initially receiving alms.

THE GOVERNANCE STRATEGIES (*SIASAH SHAR'YYAH*) OF CALIPH UMAR IBN ABDUL AZIZ

The Shariah Governance, termed as administration, established a remarkable history during the rule of Caliph Umar ibn Abdul Aziz, despite lasting less than three years. Consequently, his governance is characterized by elements of innovation, reform, and demonstrated accountability. His ability to govern the state and its people toward a prosperous and advanced life is extensively recorded in Islamic historical texts. Moreover, the populace hailed him as Umar II, following the reigns of the four caliphs: Abu Bakr, Umar, Usman, and Ali (may Allah be pleased with them). Examining his governance, it distinctly emphasized fairness, equity, and competitiveness. The remarkable success of Caliph Umar ibn Abdul Aziz's rule, spanning a mere thirty months, less than three years, attracted widespread interest in studying his administrative practices (Goje, 2018; Nor, 2015; Handoko and Kayadibi, 2013), particularly in socio-economic realms, where it became difficult to find impoverished citizens. There are four governance strategies employed during his tenure, these are: creating a conducive environment for production growth, fostering agricultural and business sectors, strengthening zakat institution and baitulmal empowerment as well as prioritizing social protection measures, as depicted in the following Figure 1.

Figure 1: Governance Strategies of Caliph Umar ibn Abdul Aziz



Creating a conducive environment for production growth

In principle, Caliph Umar ibn Abdul Aziz RA greatly prioritized a fair and equitable economy that significantly benefited the people, consistently augmenting the funds of the baitulmal. The baitulmal institution grew wealthier, becoming a treasury for the country's economic growth. Nevertheless, Umar exercised caution in managing this treasury. His efforts included prohibiting governors and government officials from monopolizing state assets and wealth. They were also forbidden from unjustly seizing the people's belongings." Any wrongfully seized property before his rule was returned to its rightful owners. He investigated and rectified such matters, enabling oppressed groups to claim their rights. However, if the original owners couldn't be identified, the property would be utilized for the people's benefit. Any profits obtained were returned to rightful owners, fostering a Shariah-based

free economy. Furthermore, government officials were prohibited from interfering in current market prices. Barriers in the market were also avoided, enhancing economic activities. Consequently, an increasing number of individuals became prosperous, augmenting zakat collections contributing to socio-economic development through its distribution to the needy. Essentially, as purchasing power increased, so did demand and supply, stimulating the nation's economic growth.

In boosting production capacity, Caliph Umar Abdul Aziz RA encouraged the community to open-up new lands and cultivate them. Fundamentally, Umar's governance aimed to motivate farmers to work their lands by providing more organized infrastructure. The Safawi lands were categorized into two types: a) land allocated to government officials that remained uncultivated; b) abandoned land without heirs or management. Both types were retained as public property and were not to be sold. These lands were managed as a platform to generate income for farmers to enhance productivity, and their yields were also shared with the government. Additionally, interest-free loans were provided to assist farmers in managing these lands. Furthermore, to encourage agriculture as a source of income, various public facilities were established to facilitate farmers in selling their agricultural products.

During the reign of Caliph Umar Ibn Abdul Aziz, significant infrastructure such as bridges, public transport, wells, roads, and irrigation systems were developed. For this purpose, he directed that no levies be imposed on the populace, avoiding government exploitation through infrastructure taxes. Instead, this encouraged all groups to engage in commerce and trade. The increased business revenues bolstered the baitulmal fund, primarily sourced from zakat and ushur collections, further attracting non-Muslims to embrace Islam. This exemplifies the environment fostering healthy economic development through the augmentation of the baitulmal treasury. Umar Abdul Aziz's wisdom in boosting revenues by balancing worldly and spiritual knowledge, coupled with his expertise as a jurist, facilitated the enforcement of Islamic law within the governance system. Consequently, this fortified the management of the treasury during his rule.

Fostering agricultural and business sectors

During the rule of Caliph Umar ibn Abdul Aziz, there was a prohibition on selling kharaj land (taxed land imposed on non-Muslims) as it was considered fa'i land (public property). This move aimed to increase the public's income from agricultural yields. Moreover, the welfare of farmers was protected, granting them tax exemptions, despite the prior imposition of high taxes and costs by previous caliphs. Consequently, many farmers left their lands uncultivated. Over time, agricultural output decreased, impacting the farmers' income. In response, Caliph Umar Abdul Aziz reduced kharaj taxes (head tax on non-Muslims) due to its perceived unfairness. Though it appeared to reduce state tax revenue, it was seen as beneficial for the nation's economic development, prioritizing the overall welfare of the populace.

Caliph Umar ibn Abdul Aziz abolished several taxes, leading to reduced agricultural produce prices. This situation spurred demand for agricultural goods, fostering the advancement of commerce. He urged governors to develop facilities to enhance trade networks. Transitional housing was established for traders, allowing overnight stays, except for those who were unwell. Merchants experiencing losses or affected by natural disasters were provided assistance, with their losses guaranteed by the baitulmal. As a result, this assurance encouraged them to engage more actively in business endeavors.

Caliph Umar ibn Abdul Aziz introduced new regulations in the agricultural sector, including the prohibition of buying and selling land through leasehold, as he deemed it contrary to Islamic principles, except for land acquired through warfare. However, if the land was under lease before the enactment of the new law, the landowner could donate the lease amount to charity. The elimination of taxes on farmers was initiated, while imposing taxes on landowners resulted in much land being left uncultivated. Some opted to sell land to avoid penalties and taxes, with many disinclined to purchase land. Consequently, the Caliph abolished land taxes to stimulate agricultural growth once again.

During his era, he revived the abandoned lands by encouraging society to cultivate new lands for development or agricultural use. Land taxes were only imposed in the Naqii district for camels acquired through charity, continuing a practice from the time of the Prophet Muhammad's trade. He also encouraged people to manage ownerless lands. Additionally, lands acquired from previous governments that remained abandoned without owners or heirs were optimized by directing the proceeds from such lands to be given to the baitulmal.

Moreover, any aid to traders was prohibited to encourage self-reliance and competitiveness, steering them away from reliance solely on governmental assistance. However, if they faced bankruptcy, their debts were settled by the baitulmal to prevent despair, especially among new traders entering the business arena. Stringent standards and weighing measures were introduced in the law. He also forbade governors and close relatives from engaging in commerce to foster healthy competition among traders and avoid market price manipulation in their favor.

Strengthening Baitulmal Empowerment and Zakat Institution

The government's revenues during Caliph Umar Abdul Aziz's rule comprised zakat, ufti, kharaj, usyur, ghanimah, and faie. Overall, zakat collection increased due to enhanced trade, commerce, and agricultural yields. The rise in non-Muslims embracing Islam also contributed to the growth in zakat collection, as more Muslims became eligible to pay zakat. New fatwas were introduced, expanding zakat payments to include trade, fishing, and honey, showcasing his innovative approach. As a jurist, he frequently emphasized the obligation to pay zakat, acting simultaneously as a ruler, as mentioned by Abu Hurairah RA.

The Prophet Muhammad (PBUH) said, "Whoever is given wealth by Allah but does not pay its due zakat, on the Day of Judgment, their wealth will become a snake with two black spots over its eyes. The snake will coil around their neck and bite their cheeks, saying, 'I am your treasure that you hoarded.' Then, the Prophet recited the verse: 'And let not those who [greedily] withhold what Allah has given them of His bounty ever think that it is better for them. Rather, it is worse for them. Their necks will be encircled by what they withheld on the Day of Resurrection.' Alongside the flourishing agricultural and trade sources, the production capacity also increased, indirectly boosting zakat collections. The excellence in zakat management during the rule of Caliph Umar ibn Abdul Aziz was so prominent that there were no more eligible recipients of zakat funds. This was reported by Yahya ibn Said, the governor at that time: "I was sent by Umar ibn Abdul Aziz to collect zakat from Africa. After collecting it, I intended to distribute it among the poor. However, I could not find them. Consequently, I decided to use the zakat collection to purchase and emancipate slaves." (Ibn Abdul Hakam, 1994).

Caliph Umar encouraged trading. For instance, during his rule, the prohibition on selling land under land tax led to an increase in kharaj in accordance with Shariah. Despite complaints, Caliph Umar ibn Abdul Aziz established an irrigation system for distribution purposes and roads to facilitate the export of agricultural produce. The abolition of various business taxes also allowed many non-Muslims (zimmi) to expand their businesses, resulting in increased usyur, thus contributing to the baitulmal.

Prioritizing Social Protection Measures

Caliph Umar ibn Abdul Aziz was profoundly attentive to the national treasury, considered the people's asset, and centralized in the baitulmal. These funds were channeled towards social welfare, with a specific emphasis on aiding the impoverished. He made every effort to resolve complaints and issues received from the public. For instance, he received a letter from Fartunah As-sauda, a servant of Dhi Ashbah, complaining about the low wall of her house, easily breached by intruders leading to the theft of her livestock. He promptly responded to the letter, directing Ayyub bin Syurahbil, an official in Egypt, to raise the walls of Fartunah's house. He was highly responsive to public concerns, especially regarding livelihood needs. Moreover, he paid off the debts of the people, not just for sinful purposes. Debts of the deceased and fines imposed on them were also settled using baitulmal funds.

Consequently, the *baitulmal* recorded a substantial amount, as reported by the governor. Caliph Umar directed the governor to clear the debts of soldiers not related to sinful acts and allocated the funds for marriage purposes, including covering matrimonial expenses. Furthermore, he prioritized the protection of the disabled and those suffering from critical illnesses by providing them with necessary living assistance. Each patient and blind person received aides to facilitate their daily lives. Caliph Umar ibn Abdul Aziz emancipated enslaved Muslims. Even prisoners of war who were Muslims were safeguarded. He wrote letters to governors to facilitate prisoners in jails to perform prayers, ensuring they were well cared for with adequate food and clothing. Regarding government staff payments, despite governors receiving high remuneration, he abolished special payments and bonuses previously granted by the preceding caliph. He reduced his own salary to pay the governors and government staff, aiming for all government employees to lead decent lives. This approach aimed to prevent them from engaging in any financial crimes.

Despite his sacrifices to safeguard the treasury, the financial performance of the treasury under Caliph Umar ibn Abdul Aziz boasted a stable record and was endowed with significant funds. Nonetheless, Caliph Umar ibn Abdul Aziz remained vigilant in financial usage during his leadership. Frugality was a practiced virtue in managing the national treasury, including thriftiness even in the use of paper to prevent wastage and extravagance, encompassing the administration of the treasury.

Caliph Umar ibn Abdul Aziz's wisdom in handling the national treasury resulted in a substantial treasury, even in excess, yet he remained frugal and never used it for personal or family benefit. Despite this, the family of Caliph Umar Abdul Aziz lived in poverty, while his people lived in comfort. Zaib ibn Khattab narrated, "Umar ibn Abdul Aziz ruled for 30 months. He didn't die, but after making us wealthy, Caliph Umar said, 'Distribute this to those considered poor.' Umar continued this distribution until there were no more remaining. At that time, he no longer found anyone eligible for *zakat*. Therefore, the priority of collecting *zakat* should be promptly distributed to the needy without delay, and *zakat* funds should not have surplus, especially if there are still needy recipients in that area.

The success of the treasury management during Caliph Umar Abdul Aziz's reign is indisputable. It wasn't solely the strategies employed but was significantly influenced by key positions in the government, such as the head of state, finance ministers, economic ministers, and the treasury itself, to establish a progressive nation. An efficient government, governors, and a well-managed treasury lead to an institution's success, historically proven to determine capable and honest governance that substantially benefits the people and the nation.

During the Islamic golden age, the era wasn't confined solely to the reign of the four revered caliphs—Abu Bakar, Umar Al-Khattab, Usman, and Ali RA— but extended to Khalifah Umar ibn Abdul Aziz as well. Within a relatively brief period, his administration notably transformed socio-economic conditions, instigating significant revolutions across political, economic, and societal frameworks. This garnered profound admiration for Khalifah Umar among the populace, as evidenced by the mourning that ensued upon news of his passing at the Basra Mosque.

THE PERSONALITY OF KHALIFAH UMAR IBN ABDUL AZIZ

Umar Abdul Aziz's effective eradication of poverty eliminated needy recipients. This notably enhanced citizens' welfare and curbed financial crimes. His balanced and virtuous leadership greatly contributed to fostering robust economic growth. Originally appointed as a governor under the previous caliph, Sulaiman ibn Malik, Umar's exceptional performance led to his subsequent appointment as caliph after Sulaiman's passing. In essence, he practiced four governing principles: *Shura* (consultation), *amanah* (trustworthiness), justice (*adil*), and '*amar maaruf, nahi mungkar*' (enjoining what is right and forbidding what is wrong).

- i. **Consultation (*shura*):** Caliph Umar ibn Abdul Aziz, upon assuming leadership, immediately recognized the value of *Shura*, or consultation. Following the burial of Sulaiman ibn Malik, he addressed the community in a sermon, emphasizing the importance of shared decision-making. According to Ibn al-Jauzi's (2001) historical account highlights Caliph Umar's proclamation that decisions should be made collectively, underscoring his commitment to *Shura* as a fundamental

- principle of governance. This anecdote serves as a significant illustration of his dedication to seeking counsel and involving the community in decision-making processes.
- ii. **Trustworthiness (*amanah*):** His sense of responsibility and commitment to the people's trust was pivotal. When appointing officials, he emphasized two criteria: competence in tasks and religious adherence. His policies regarding Muslim property were not solely applied to the citizens and governors but also to himself. His cautious and benevolent approach fostered a secure environment, deterring the people from seeking assistance. In a short time, there were no longer any needy individuals among the populace. Despite a surplus in Baitulmal, the necessity to return funds indicated their scrupulousness in executing their duties. The populace did not exploit his generosity, leading to their increased prosperity.
 - iii. **Justice (*adil*):** Emulating his grandfather, Umar Al-Khattab's virtues, he treated the Zimmi (non-Muslims) fairly, respecting their places of worship and ensuring their protection.
 - iv. **Enjoining good, forbidding wrong (*amar ma'aruf nahi munkar*):** During Khalifah Umar ibn Abdul Aziz's rule, he was recognized not only as a ruler but also as a scholar. His wisdom significantly influenced reforms, enhancing the government's adherence to the concept of enjoining good and forbidding wrong.

STRATEGIC GOVERNANCE FOR BALANCING OPTIMAL BENEFITS (*MASLAHAH*) AND HARM PREVENTION (*MAFSADAH*)

Strategic governance aimed at balancing *maslahah* and *mafsadah*, indeed simply focusing on the principle of effective governance, falls short in tackling the prevalent integrity issues. However, recognizing the significance of *maslahah* is essential in preventing harm (*mafsadah*), including financial crimes and abuses of power. These threats endanger religion, life, intellect, lineage, and property, all of which align with the principles of *Maqasid Shariah* promoted in modern discourse. These effects are observable during the reign of Khalifah Umar ibn Abdul Aziz RA. Table 1 illustrates the principles of *Maqasid Shariah*, *maslahah*, *mafsadah* and governance mechanisms.

Table 1: Maqasid Shariah Roles in Strategic Balancing Governance

Maqasid Shariah	Maslahah (Optimal benefits)	Mafsadah (Preventing harm)	Mechanisms of governance
Religion Preserving Religious Values	Adhering to Shariah principles to preserve religion	Prevention of corruption by following Shariah guidelines	Appointing officials based on faith and Shariah-compliant systems
Life Ensuring Life's Necessities	Meeting life’s necessities	Commensurate recompense for endangering life	Firm enforcement of <i>qisas</i> (equitable punishment)
Intellect Promoting Beneficial Knowledge	Encouraging the pursuit of beneficial knowledge	Prohibition of behaviors detrimental to mental well-being	Implementing <i>syura</i> (consultation)
Lineage Upholding Family Dignity	Cultivating harmonious family and upholding ethical standards	Enforcing punishment for adultery and unethical conduct	Utilizing <i>zakat</i> funds for lineage support, including marriage funding
Property Management of Wealth	Encouraging wealth accumulation and promoting charitable giving	Taking strict measures against bribery and financial misconduct	Safeguarding <i>baitulmal</i> institution, enhancing funds, prudence

Source: Adapted from Handoko and Kayadibi (2013)

Using the five principles of *maqasid shariah*, focusing on religion, life, intellect, lineage, and property, Table 1 above illustrates practices that aim for *maslahah* (optimal benefits) and those that prevent

mafsadah (prevent harm), emphasizing various governance mechanisms crucial for upholding Maqasid Shariah tenets. These governance mechanisms highlight the comprehensive approach needed to align governance practices with the aim at achieving *maqasid shariah*.

CONCLUSION

In conclusion, the governance under Caliph Umar ibn Abdul Aziz witnessed a comprehensive overhaul, reshaping religious, administrative, and economic facets. His strategic governance (*siasah shar'iyah*) initiatives encompassed fostering agricultural and business sectors, cultivating a conducive environment for production growth, fortifying the Zakat Institution and Baitulmal, and placing significant emphasis on social protection measures. Beyond policies, Caliph Umar's governance was anchored in four governing principles: Shura (consultation), amanah (trustworthiness), justice (adil), and 'amar ma'aruf, nahi mungkar' (enjoining what is right and forbidding what is wrong). These principles formed the backbone of his leadership style. However, relying solely on the principle of effective governance proves inadequate in addressing the persistent integrity challenges. Caliph Umar's governance system was instrumental in mitigating financial mismanagement. Strategic governance, aiming to balance *maslahah* and *mafsadah*, emerged as a crucial paradigm, delineating the necessity for holistic governance beyond superficial approaches.

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