

The Impact of Governance and Social Reform on the Welfare of the People during the Reign of Caliph Umar Ibn Abdul Aziz (99-101 AH): A Historical and Cultural Study

Salih Maddah Aljedani*

Abstract

This research investigates the issue of financial waste and its social effects during the reign of Caliph Umar Ibn Abdul Aziz (99-101 AH), a pivotal period in the history of the Umayyad state. Within just thirty months, Caliph Umar successfully implemented reforms to eliminate financial waste, resulting in significant positive changes in the social and economic fabric of the state. Despite thorough searches in historical, cultural studies, and modern databases, no prior research has specifically addressed the topic of financial waste and its social impacts during Umar Ibn Abdul Aziz's rule, highlighting the unique contribution of this study to the Arab and Islamic scholarly literature. The study explores how Umar Ibn Abdul Aziz effectively reduced financial mismanagement, focusing on the extent of waste before his reforms and the improvements that followed. The research further examines the methods used by Umar to eliminate waste, the challenges he faced, and the long-term benefits of his actions for the subjects of the Umayyad state. Employing a descriptive, analytical, and critical methodology, this research synthesizes classic and contemporary historical sources, offering a comprehensive analysis that enriches existing knowledge on the financial practices and social reforms during the Umayyad period.

Keywords: Financial reform, Umar Ibn Abdul Aziz, Umayyad Caliphate, Islamic social justice, economic policy in Islam

Introduction

The Umayyad dynasty was the first Islamic empire, named after Umayyah Ibn Abd Shams, the grandfather of Abu Sufyan. Umayyah belonged to the same generation as Abdul Muthalib, the Prophet Mohammad's grandfather, and Ali Ibn Abi Talib. The Umayyads governed for 90 years, from 41 H/661 AD to 132 H/750 AD (Alya, 2023). It was the first major dynasty to lead the Islamic state after the Prophet Mohammad and the four Rightly-Guided Caliphs. Originating from the Quraish tribe, the Umayyad clan's rise to power came after the death of Caliph Uthmān Ibn A'ffān, the third caliph, which led to a conflict with Ali Ibn Abi Tālib, the fourth caliph, and eventually helped them establish their rule until overthrown by the Abbasid dynasty in 750 AD.¹

The Umayyad rule, which was characterized by hereditary succession, relied on political skill, loyalty, and nepotism rather than merit. The caliphs prior to Umar Ibn Abdul Aziz were known for their unfair and oppressive treatment of the general Muslim populace and their lavish spending on allies, which led to widespread financial waste. Many of the Umayyad caliphs that succeeded Mu'āwiyah, the founder of the Umayyad dynasty, were not only tyrannical, greedy, and perverse but also incapable and failed to capture the reins of power. Their leadership significantly undermined Muslim unity and the nascent Islamic renaissance, as well as the Umayyad dynasty. However, in the heart of this growing chaos, Umar Ibn Abdul Aziz ascended the throne for thirty months, stopped this decay, and revitalized the Islamic polity.²

This research addresses a critical gap in understanding the financial mismanagement under the Umayyad caliphs, particularly how Umar Ibn Abdul Aziz sought to reform and mitigate this issue during his short 30-month reign. The study aims to fill this gap by examining the financial practices and management

* Salih Maddah Aljedani (corresponding author), Associate Professor, Islamic History Faculty of Social Sciences, Department of History and Civilization, Imam Mohammad Ibn Saud Islamic University (IMSIU), Riyadh, Saudi Arabia; and Head of Department of Linguistic Preparation, Institute of Islamic and Arabic Sciences, Imam Mohammad Ibn Saud Islamic University (IMSIU), Indonesia. Email: smaljedani@imamu.edu.sa.

¹ Encyclopedia Britannica. "Islamic History", Accessed September 25, 2023, <https://www.britannica.com/topic/Umayyad-dynasty-Islamic-history>.

² Diggi, B. B. "Historical perspectives on good governance in Islam: The case of Caliph Umar bn Abd Al- Aziz, Umar II 61-101 AH (680-719 CE) and its relevance to contemporary Nigeria." *Journal of Islam in Nigeria* 2, no. 1, (2016): 134-148.

Table 1: The 14 Caliphs of the Umayyad Dynasty⁶

No	The name of the caliph	The duration of his rule (AD)
1	Mu'āwiyah Ibn Abi Sufian	661-680
2	Yazīd Ibn Mu'āwiyah	680-683
3	Mu'āwiyah Ibn Yazīd	683-684
4	Marwan Ibn al-Hakam	684-685
5	Abdul Malik Ibn Marwan	685-705
6	Al-Walīd Ibn Abdul Malik	705-715
7	Suleiman Ibn Abdul Malik	715-717
8	Umar Ibn Abdul Aziz	717-720
9	Yazīd Ibn Abdul Malik	720-724
10	Hishām Ibn Abdul Malik	724-743
11	Al-Walīd Ibn Yazīd	743-744
12	Yazīd Ibn al-Walīd	744
13	Ibrahim Ibn al-Walīd	744
14	Marwan Ibn Mohammad	744-750

Additionally, the broader societal benefits seen in his era, such as enhanced social justice, equitable distribution of wealth, and trust in government, are still highly relevant. Governments and organizations that adopt these principles today are more likely to see improvements in citizen well-being, economic stability, and public trust. Therefore, the significance of this study extends beyond a theoretical understanding of the past; it provides practical guidance for addressing contemporary issues of financial waste and governance inefficiency. This feature has the potential to influence modern policymaking, offering valuable lessons for contemporary leaders seeking to address corruption, improve governance, and foster social equity.

Forms of Financial Waste in the Umayyad State before Umar Ibn Abdul Aziz

Numerous scholars have identified various forms of financial waste that occurred during the Umayyad era prior to the caliphate of Umar Ibn Abdul Aziz. We can categorize these forms into eight specific points as outlined below:

Scamming People out of their Money

In his account in his "History," Al-Tabari documented that during the Hajj pilgrimage, Caliph al-Walīd Ibn Abdul Malik journeyed from Damascus, while Mohammad Ibn Yūsuf traveled from Yemen, carrying gifts intended for al-Walīd. Umm al-Banīn,⁷ the wife of al-Walīd, expressed a desire for these gifts to be bestowed upon her.⁸ However, upon receiving them, she rejected the gifts upon discovering that they had been obtained through extortion from others. In response to these allegations, Mohammad Ibn Yūsuf refuted the claims but was ultimately obliged to take fifty oaths at the Ka'aba to affirm his innocence. Subsequently, Mohammad Ibn Yūsuf passed away in Yemen due to a debilitating illness that ravaged his body.⁹

Illegal Financial Grants

Al-Tabari documented that Wahb reported his father relaying that Ziyād Ibn Abīh held a confrontational stance against al-Harūriyyah¹⁰ following an extended period of conflict with them. Furthermore, Al-Tabari noted that Ziyād instructed the residents of Basra from the pulpit to take action against al-Harūriyyah on his behalf, warning that failure to comply would result in severe repercussions. He declared that he would withhold their annual stipend if even one member of al-Harūriyyah were to escape. As a consequence, the inhabitants of Basra engaged in the elimination of numerous individuals associated with al-Harūriyyah.¹¹

⁶ Al-Bahji, Enas Hosni, *History of the Umayyad State*, 1st edition (Academic Book Center, 2017), 569.

⁷ Umm al-Banīn is one of the wives of Caliph al-Walīd Ibn Abdul Malik.

⁸ "Commander of the Faithful" is a rank given to the Muslim caliph since the time of Caliph Umar Ibn al-Khattāb.

⁹ Al-Tabarī, Mohammad Ibn Jarir, *Tārīkh al-Umam wal-Mulūk*, 2nd ed. (Dār al-Turāth, 1967), 6: 498.

¹⁰ "Al-Harūriyyah" A Muslim sect that rose against the Caliph Uthmān Ibn Affān and then fought against the Caliph Ali Ibn Abi Tālib.

¹¹ Al-Tabarī, *Tārīkh al-Umam wal-Mulūk*, 5:238.

Creation of Discord among the Governors

In the year 52 AH, as recorded in Al-Tabari's "History," Mu'āwiyah removed Saīd Ibn al-A'as from his role as governor of Medina and appointed Marwan Ibn al-Hakam as his successor. The rationale for Saīd's dismissal, as reported by Juwayrah Ibn Asma, stemmed from Mu'āwiyah's intentional provocation of rivalry between Saīd and Marwan. Mu'āwiyah had directed Saīd to demolish Marwan's residence, a directive that Saīd declined to execute. Following a second refusal, Mu'āwiyah proceeded to dismiss Saīd and instate Marwan as the new governor.

Saīd Ibn al-A'as expressed considerable disappointment regarding Mu'āwiyah's actions, which he perceived as fostering discord between them, despite their shared lineage and history of supporting the Umayyad cause. He reaffirmed his loyalty to Mu'āwiyah, denying any acts of disobedience, and pledged to consistently act in the best interests of Mu'āwiyah, as is well known of him.¹²

Relying on Kinship rather than Competence

In the year 55 AH, Al-Tabari documented in his History that Abdullah Ibn A'mr delivered a sermon in Basra during which an individual from the Banū Dhabah faction hurled stones at him. Ibn A'mr ordered the man's hand be cut off as a punishment. The Banū Dhabah expressed concerns regarding a potentially severe response from Mu'āwiyah upon learning of the incident. They formally requested a letter from the governor to inform Mu'āwiyah that the punishment in question was based solely on suspicion. Abdullah Ibn A'mr drafted the letter; however, he retained it for an extended period of one year without forwarding it. Ultimately, the Banū Dhabah took the initiative to present the letter to Mu'āwiyah, asserting that they had been treated unjustly. Mu'āwiyah determined that retaliation was unwarranted and offered to compensate them with blood money, which he allocated from the Muslim treasury. Subsequently, he dismissed Abdullah Ibn A'mr from his position and requested that the residents of Basra select a new governor.¹³ After evaluating the perspectives presented, Mu'āwiyah appointed his nephew, U'baidullah Ibn Ziyād, as the governor, despite having initially preferred Ibn A'mr for the position.¹⁴

Extravagance in Spending on Poets

In his *History*, Al-Tabari discusses the events of the year 45 AH concerning the governorship of Ziyād Ibn Abīh in Basra. He notes that five hundred prominent individuals from the Basra community composed commendatory writings in praise of Ziyād Ibn Abīh, to which he responded by providing them with financial rewards. Furthermore, the poet Hāritha Ibn Badr al-Ghadāni composed a poem in honor of Ziyād Ibn Abīh, for which Ziyād also granted him a monetary reward.¹⁵

Silencing the Opposition from the Treasury's Money

In the year 40 AH, Al-Hassan Ibn Ali was recognized as the Caliph and established his camp in al-Mada'in. A false report regarding the death of Qays precipitated widespread panic in al-Mada'in, resulting in instances of looting. In response, Al-Hassan relocated to al-Maqsūrat al-Baidā'a. Acknowledging the precariousness of his situation, Al-Hassan sought to negotiate a peace settlement with Mu'āwiyah and dispatched emissaries for this purpose. In turn, Mu'āwiyah appointed Abdullah Ibn A'mir and Abdul Rahmān Ibn Samra Ibn Habib Ibn Abdu Shams to engage with Al-Hassan in al-Mada'in. They considered Al-Hassan's requests, which culminated in a peace agreement that included a payment of five million dinars from the treasury of Kūfa to Al-Hassan, alongside additional provisions.¹⁶

Luxurious Spending

In his historical account, Al-Tabari noted that in the year 60 AH, Mu'āwiyah journeyed to the Levant to participate in a ceremony commemorating the anniversary of his reign. The ceremonial encampment was established on a plateau that afforded a view of a nearby road. Abdullah Ibn Musa'da al-Fazāri received permission to join Mu'āwiyah, during which he observed a procession featuring wagons, caravans, female

¹² Al-Tabarī, *Tārīkh al-Umam wal-Mulūk*, 5:293.

¹³ Al-Tabarī, *Tārīkh al-Umam wal-Mulūk*, 5:170.

¹⁴ Al-Tabarī, *Tārīkh al-Umam wal-Mulūk*, 5:299.

¹⁵ Al-Tabarī, *Tārīkh al-Umam wal-Mulūk*, 5:223.

¹⁶ Al-Tabarī, *Tārīkh al-Umam wal-Mulūk*, 5:159.

slaves, and horses. Mu'āwiyah reflected on the detachment from worldly possessions exhibited by Abu Bakr, the disinterest of Umar in material wealth despite its availability, and Uthmān's struggles with adversity. With a tone of introspection, Mu'āwiyah acknowledged these historical figures, expressing regret regarding their contrasting experiences with material wealth, while attributing his own situation of power and supremacy to divine providence.¹⁷

Indifference in Dealing with Public Funds

In the year 41 AH, as documented in al-Tabari's *History*, al-Hassan entered into a peace agreement with Mu'āwiyah and subsequently returned to Medina. Following this development, Mu'āwiyah dispatched Busr Ibn Abi Artā'ah to Basra, while Ziyād Ibn Abīh was engaged in activities in Persia. Mu'āwiyah requested that Ziyād remit the surplus funds he had acquired from the Muslim treasury. In response, Ziyād asserted that he had allocated the funds appropriately and had reserved a portion for emergencies, such as calamities, before sending the remainder to Mu'āwiyah. When Mu'āwiyah summoned Ziyād for a discussion regarding this matter, Ziyād declined to remit any additional funds beyond what he had already contributed.¹⁸

The aforementioned instances highlight the financial mismanagement and corrupt practices that were prevalent during the Umayyad period, often fueled by the ambition to preserve political power. Such transgressions were notably absent during the era of the Prophet and the Rightly-Guided Caliphs. Consequently, there arose a pressing necessity to address the economic and social challenges faced by the Umayyad state. Umar Ibn Abdul Aziz would assume a pivotal role in this endeavor throughout his reign.

Measures Taken by Umar Ibn Abdul Aziz to Combat Financial Waste

Umar Ibn Abdul Aziz implemented a range of measures aimed at curbing financial waste and promoting social justice in wealth distribution, drawing inspiration from his grandfather, Umar Ibn al-Khattāb. Upon assuming the role of Caliph, he sought counsel from Sālim Ibn Abdullah regarding the practices of Umar Ibn al-Khattāb related to almsgiving. Sālim recommended that emulating the policies of Umar Ibn al-Khattāb would render him favorable in the sight of Allah. Umar's dedication to these principles was evident in his attitudes and statements, as illustrated by his assurance to his advisors regarding his indifference towards material wealth and his dependence on Allah for support.

A significant decision made by Umar involved the management of Fadak, a tract of land formerly overseen by the Prophet Mohammad (PBUH) for charitable endeavors.¹⁹ Despite being held by his predecessors, Umar reinstated Fadak to its original charitable purpose, demonstrating his adherence to the Prophet's directive, which stated that it was not to be granted to his daughter Fatima, as she was deemed ineligible. This decision marked a significant expression of his dedication to justice and integrity.

According to al-Layth, upon assuming leadership, Umar prioritized a thorough examination of the financial status of his relatives and members of his household, scrutinizing the sources of their wealth to ensure accountability and transparency.²⁰ The overarching objective was to reform the state's economic policies to facilitate the promotion of social justice. To achieve this goal, five key measures were implemented: Table (2) shows the main procedures and methods of implementation used by Umar bin Abdul Aziz to eliminate financial waste in the Umayyad state. This table is the researcher's effort through an in-depth analytical, deductive and critical study of what was mentioned in the primary historical sources.

¹⁷ Al-Tabarī, *Tārīkh al-Umam wal-Mulūk*, 5:234.

¹⁸ Al-Tabarī, *Tārīkh al-Umam wal-Mulūk*, 5:168.

¹⁹ Fadak is a land bequeathed from the Jews during the time of the Prophet.

²⁰ Al-Suyūfī, Jalal al-Din Abdul Rahman Ibn Abi Bakr, *Tārīkh al-Khulafā'a*, 1st ed. (Mustafa al-Bāz Library, 2004), 173.

Table 2: The Procedures and Methods Implemented by Umar bin Abdul Aziz to Eliminate Financial Waste in the Umayyad State

Key Measures Implemented by Umar Ibn Abdul Aziz	Description
Leadership by Example	Umar reformed the highest levels of government, emphasizing accountability before Allah and ensuring justice for the people.
Acting Contrary to Predecessors' Attitudes	He rejected the wasteful habits of previous caliphs, including squandering money, food, and time.
Resource and Fund Reduction	Umar minimized resource and fund consumption, redirecting excess to the Muslim treasury or to destitute individuals.
Reuse of Resources	Instead of purchasing new items, he prioritized reusing existing resources to reduce unnecessary spending.
Promotion of Financial Prudence	He instilled the principle of reducing financial waste among those under his supervision.

Umar Ibn Abdul Aziz relied on the following principles while dealing with financial waste:

Building a System of Personal Moral Values

One of the persistent concerns for Umar was the challenge of addressing the wealth accumulated by his family in preceding generations. He recognized that a significant portion of the property owned by his relatives had been acquired through unjust means. In a moment of reflection, he conveyed his thoughts to his servant, Muzahim, who subsequently consulted Umar's son, Abdul Malik, who exhibited a greater degree of piety than his father. Abdul Malik urged Umar to promptly restore the unlawfully acquired wealth to its rightful owners. In response, Umar announced that a public declaration would be made in the mosque the following Friday regarding the restitution of these properties. However, his son implored him to take immediate action, expressing uncertainty about his own longevity until Friday.²¹

Umar Ibn Abdul Aziz adopted a system of ethical values grounded in authentic Islamic law, consciously setting aside personal interests, desires, and inclinations in his role of authority. His dedication to justice and accountability is exemplified by an account shared by his wife, Fatima bint Abdul Malik, who once observed Umar in a state of deep contemplation and tears. He was reflecting on his obligation to care for the nation's vulnerable and oppressed populations. He harbored a profound apprehension about being held accountable by Allah on the Day of Judgment, with the Prophet Mohammad (PBUH) serving as the advocate for those he might neglect to assist.²²

Abu Bakr Ibn Abi Sabrah reported that Umar initiated his reforms by addressing his own assets, returning various lands and properties to the state treasury. This included a ring that had been bestowed upon him by al-Walīd Ibn Abdul Malik.²³ Further, Ishaq Ibn Abdullah documented that Umar addressed grievances stemming from the era of Mu'āwiyah through to his own caliphate. He undertook the responsibility of reclaiming ill-gotten properties previously possessed by the heirs of Mu'āwiyah and Yazīd Ibn Mu'āwiyah, ensuring their restitution to the rightful owners.²⁴

Umar's personal expenditures were remarkably modest, as his daily financial outlay during his tenure as Caliph did not surpass two dirhams.²⁵ An anecdote attributed to Oūn Ibn al-Muammar exemplifies the concept of frugality. In this account, Umar inquired of his wife, Fatima, for a dirham to purchase grapes; however, she was unable to furnish him with one. Umar then commented that such frugality was preferable to enduring the repercussions in the afterlife.²⁶

²¹ Fajaradriyan, F. *Umar Bin Abdul Aziz: The fifth Rightly-Guided Caliph and the Mujaddid (Reformer) of the Second Hijri Century*, 2016.

²² Ibn Kathīr, Abu al-Fida' Ismail Ibn Umar, *Al-Bidāya wa 'l-Nihāya*, (Dār Hajr, 1997), 12: 697.

²³ Ibn Kathīr, *Al-Bidāya wa 'l-Nihāya*, 9:297.

²⁴ Al-Baghdādī, Mohammad Ibn Sa'd, *Kitāb al-Ṭabaqāt al-Kubra*, 1st ed. (Academic Books House, 1990), 5: 263.

²⁵ Al-Suyūṭī, *Tārīkh al-Khulafā'a*, 299-300.

²⁶ Ibn Kathīr, *Al-Bidāya wa 'l-Nihāya*, 9:175.

Umar displayed a notable abstention from accepting gifts. According to A'mr Ibn Muhājir, when Umar desired apples and a family member sent him a shipment, he chose to return them. He articulated that while the Prophet Mohammad (PBUH) accepted gifts as they were offered in sincerity, any gifts directed towards individuals in his position could be perceived as bribes.²⁷

A comparative analysis of Umar's wealth prior to and following his caliphate underscores his commitment to austerity. According to his son, Abdul Aziz, Umar's wealth amounted to forty thousand dinars at the onset of his caliphate, whereas it had diminished to a mere four hundred dinars by the time of his death. This decline exemplifies his principle of refraining from utilizing funds from the Muslim treasury and his decision not to assign a salary for himself.²⁸

Umar Ibn Abdul Aziz demonstrated a profound commitment to justice, accountability, and frugality, adhering rigorously to Islamic principles. His governance was characterized by personal sacrifice and a prioritization of the welfare of his subjects, thereby establishing a standard of moral and ethical leadership.

Establishment of Fair Methods to Treat the Subjects

Umar Ibn Abdul Aziz, renowned for his commitment to justice and accountability, impressed upon both the general populace and governing authorities the principle that governors bear responsibility for the welfare of the people. He articulated this philosophy in response to reports from his governors. For example, when al-Jarrāh Ibn Abdullah proposed the use of force to manage the inhabitants of Khorasan, Umar admonished him, asserting that justice and truth constitute the most effective means of achieving reform.²⁹ In a similar context, when Yahya al-Ghassāni, the governor of Mosul, encountered widespread theft and plundering, Umar advised him to prioritize evidence and the Sunnah. He emphasized that if righteousness could not reform individuals, then no other approach would succeed. Yahya's commitment to this guidance resulted in a marked improvement in the welfare of the residents of Mosul.³⁰

Umar exhibited his dedication to justice through specific actions. For example, in a case where a farmer's crops were damaged by soldiers, Umar provided compensation amounting to ten thousand dirhams.³¹ Umar urged his governors to embody the principles of justice and benevolence, contrasting the oppressive and unjust practices of their predecessors.³² This principle was evident in his directive to the governor of Egypt, which emphasized the importance of prioritizing the conversion to Islam over the collection of the jizyah. This approach highlighted the role of Prophet Mohammad (PBUH) as a proponent of faith rather than merely a tax collector.³³

A'wānah Ibn al-Hakam reported that upon assuming the caliphate, Umar Ibn Abdul Aziz addressed the populace, emphasizing the crucial values of piety, justice, and the resolution of grievances. He asserted that he harbored no animosity towards any Muslim, except for those who persistently engaged in extravagance and injustice.³⁴ Umar's actions further exemplify his core principles. He held the conviction that previous leaders ultimately faced demise due to their reluctance to disclose the truth unless it was purchased from them and their imposition of oppression until it was relinquished.³⁵

Equality among His Umayyad Relatives and Common People

Upon assuming power, Umar Ibn Abdul Aziz devoted his efforts to addressing financial inefficiencies, beginning with his own conduct, as well as that of his family and his Umayyad relatives. This commitment is substantiated by various historical accounts:

²⁷ Ibn Kathīr, *Al-Bidāya wa 'l-Nihāya*, 9:176-177.

²⁸ Ibn Kathīr, *Al-Bidāya wa 'l-Nihāya*, 9:175.

²⁹ Ibn Kathīr, *Al-Bidāya wa 'l-Nihāya*, 9:181-182.

³⁰ Ibn Kathīr, *Al-Bidāya wa 'l-Nihāya*, 9:177-178.

³¹ Al-Asbahānī, *Hilyat-ul-Awliyā wa Tabaqāt al-Asifiyā*, 325.

³² Al-Baghdādī, *Kitāb al-Ṭabaqāt al-Kubra*, 5: 299.

³³ Al-Baghdādī, *Kitāb al-Ṭabaqāt al-Kubra*, 5:299.

³⁴ Al-Baghdādī, *Kitāb al-Ṭabaqāt al-Kubra*, 5: 299.

³⁵ Al-Asbahānī, *Hilyat-ul-Awliyā wa Tabaqāt al-Asifiyā*, 5:308.

- During the caliphate of Umar Ibn Abdul Aziz, noteworthy events were documented, such as the remarkable coexistence of wolves and sheep, which was interpreted as a manifestation of his equitable governance. Scholars Hassan al-Qassab and Malik Ibn Dinar both referenced incidents pertaining to this phenomenon. One shepherd attributed the harmonious relationship between the wolves and sheep to the blessings associated with Umar's leadership.³⁶
- Al-Awza'i provided an account of the governance of Umar Ibn Abdul Aziz regarding the Umayyad nobility. He chose not to appoint these nobles as military leaders, expressing a profound distrust in their integrity. Umar Ibn Abdul Aziz articulated that he would not delegate significant responsibilities pertaining to the Muslim nation to individuals whom he deemed untrustworthy. Furthermore, he underscored the principle of equality among all Muslims, irrespective of their familial connections.³⁷
- Umar's decision to limit the privileges previously afforded to his family under earlier caliphs elicited complaints from them. In response, he asserted the principle of equal rights for all Muslims regarding access to public funds, while indicating that his personal wealth would not suffice to accommodate their demands.³⁸
- Wahib Ibn al-Ward documented the grievances expressed by the descendants of Marwan regarding the policies implemented by Umar, which deviated from the preferential treatment they had previously received under the earlier caliphs. In response to their concerns, Umar articulated his apprehension by stating, "I fear the punishment of a terrible day."³⁹
- Al-Hajjāj Ibn A'nbasā recounted an incident in which the descendants of Marwan attempted to engage Umar in light-hearted banter, only to receive a stern admonition from him. He counselled them to prioritize their discussions in gatherings towards the study of the Quran, the teachings of the Prophet Mohammad (peace be upon him), and the pursuit of profound wisdom.⁴⁰

Elimination of Manifestations of Excessive Luxury

Upon assuming the caliphate, Umar Ibn Abdul Aziz promptly engaged in the fight against financial waste by abolishing extravagant practices that contributed to the squandering of public funds. He demonstrated a commitment to fiscal responsibility by refusing to utilize the luxurious wagons of the caliphate, opting instead to travel on his own mule. Additionally, he declined to relocate to the caliph's official residence, choosing instead to remain in his own home.

In his inaugural sermon, he articulated his aspiration for attaining paradise, while urging the support of his subjects in this noble endeavor. He instructed that the caliphate's wagons be sold, with the proceeds being deposited into the Muslim treasury, affirming that his mule sufficed for his needs.

Al-Hakam Ibn Umar stated, "I witnessed Umar Ibn Abdul Aziz when the attendants of the wagons approached him to inquire about the expenses related to their maintenance and the provision of fodder for the horses. Consequently, he ordered the wagons to be dispatched to the Levantine countryside for sale, with the funds being allocated to the Muslim treasury."⁴¹ On his initial day as caliph, he issued directives to auction the wagons previously utilized by the caliphs of the Umayyad dynasty, which had been drawn by purebred and noble horses.⁴²

Umar implemented reforms that abolished the practice of poets receiving financial compensation from sultans and governors, which was considered a manifestation of royal pride. Abdul Halīm Ibn Mohammad al-Makhzūmi reported that the poet Jarīr Ibn A'tiyya Ibn al-Khatfa approached Umar Ibn Abdul Aziz with the intention of composing a poem in his praise; however, Umar prohibited him from doing so. In response to Jarīr's assertion that he wished to commemorate the Prophet (peace and blessings of Allah be upon him), Umar expressed that he could not find any entitlement owed to him in the Qur'an. Jarīr then contended that

³⁶ Al-Suyūṭī, *Tārīkh al-Khulafā'a*, 174.

³⁷ Al-Suyūṭī, *Tārīkh al-Khulafā'a*, 176-177.

³⁸ Al-Suyūṭī, *Tārīkh al-Khulafā'a*, 177-8.

³⁹ Q. 39: 13.

⁴⁰ Al-Suyūṭī, *Tārīkh al-Khulafā'a*, 179-180.

⁴¹ Al-Suyūṭī, *Tārīkh al-Khulafā'a*, 173.

⁴² Ibn Kathīr, *Al-Bidāya wa'l-Nihāya*, 12:690.

he was deserving of alms as a traveler, and only after this assertion did Umar provide him with fifty dinars from his personal funds.⁴³

Selection of Competencies

Umar Ibn Abd Al-Aziz held a steadfast belief that fairness constitutes a fundamental attribute a ruler must possess to protect citizens' rights from the influence of powerful individuals. This principle necessitates that justice is consistently administered and grievances are effectively addressed. To this end, he abolished inequitable taxation policies and ensured that all citizens, including non-Muslims, were granted equal rights under the law.⁴⁴

Moreover, Umar Ibn Abd Al-Aziz mandated that every employee under his supervision adhere to the ethical standards he championed. This approach compelled Umar to select individuals based on moral competence rather than mere loyalty. Consequently, he transformed the concept of "employment" into a means of legitimate income for individuals, rather than an authoritative social status that could be misused to wield excessive power.

Umar's appointees, particularly those within his inner circle, including palace officials, zakat collectors, judges, correspondents, military personnel, mosque imams, educators, and other public servants, underwent a rigorous selection process prior to their appointments. He based his appointments on both internal and external virtues, instituting specific criteria for each role. For example, he established five conditions for the selection of judges and outlined distinct requirements for various officers. Among these stipulations was the necessity for candidates to possess a thorough understanding of the Qur'an and the Sunnah, as well as to actively practice their teachings, regardless of the job's direct relation to Islamic principles.⁴⁵

A notable exchange occurred when Umar inquired of Maimūn Ibn Mahrān about how to identify trustworthy assistants to aid him in governing the state. Maimūn responded: "O Commander of the Faithful, do not be concerned, for you are in a market where you can procure only that which aligns with your principles; when people recognize this, they will provide you with only what is good".⁴⁶

Umar Ibn Abdul Aziz made a deliberate decision to govern the state with individuals who embodied integrity. He emphasized that their role is one of responsibility rather than one of pride, underscoring the necessity to fulfill their obligations in alignment with his vision of a reputable and morally grounded state. In this manner, Umar effectively deterred individuals who might seek to exploit their positions for personal gain or financial advantage. Consequently, such individuals did not seek to attain any offices during Umar Ibn Abdul Aziz's reign. Through these measures, he successfully reinstated the ethical standards of public service, reminiscent of the principles upheld during the era of the Rightly-Guided Caliphs.⁴⁷

Umar Ibn Abdul Aziz addressed the discrepancy between employees' capabilities and their performance by implementing salary increases and fulfilling their needs. This approach aimed to mitigate any tendencies toward bribery or moral deviations. He ensured that his governors received adequate resources to meet their essential requirements, thereby promoting integrity and ethical conduct within the ranks of administration.⁴⁸ Figure 2 presents images of dinars, while Figure 3 displays images of dirhams. Additionally, Figure 4 provides the dates on which these denominations were minted.

⁴³ Al-Suyūṭī, *Tārīkh al-Khulafā'a*, 181-182.

⁴⁴ Sajid, M. H. A. "Governance reforms in the caliphate of Omar Ibn Abd Al- Aziz (RA): A historical and economic overview (717-720 CE)" *International Journal of Applied Research* 10, no. 10, 2024: 110-113.

⁴⁵ Radieah Mohd Nor, "The era of Umar Ibn Abdul Aziz's reign: The hiring and dismissal complex system in government officials." *Malaysian Journal of Social Sciences and Humanities (MJSSH)* 4, no. 3 (2019): 140-146.

⁴⁶ Al-Baghdādī, *Kitāb al-Ṭabaqāt al-Kubra*, 5:307.

⁴⁷ Al-Shaykhī, A. "Akhlaqiyat al-Wadhīfah al-A'amah". 1st ed. (*Dār Majdlawi*, 2003), 31.

⁴⁸ Ibn Kathīr, *Al-Bidāya wa'l-Nihāya*, 12:701.

Figure 2: Pictures of Dinar, Half Dinar and Third of a Dinar Minted during the Reign of Umar Ibn Abdul Aziz⁴⁹

صورة العملة COIN PICTURE	الوصف DISCREPTIN	الندرة RARITY	المدينة MINT	القيمة TYPE	السنة YEAR	الوزن ITEM	الرقم NO.
	ضرب هذا الدينار سنة ١٠٠هـ 3.2g 18mm. Nicol 146. AJ 100/1g	R	بدون No mint	دينار Dinar	100H (718AD)	100/1g	1
	ضرب هذا الدينار سنة ١٠٠هـ 4.3g 20mm. Nicol 147. AJ100/01g (أقالب سك مختلف)	R	بدون No mint	دينار Dinar	100H (718AD)	100/01g	2
	ضرب هذا النصف سنة ١٠٠هـ 2.1g. 15 mm. Nicol 151. AJ 100/2g	RR	بدون No mint	نصف دينار 2/1 Dinar	100H (718AD)	100/2g	3
	ضرب هذا الثلث سنة ١٠٠هـ 1.4g. 14 mm. Nicol 152. AJ 100/3g	RR	بدون No mint	ثلث دينار 3/1Dinar	100H (718AD)	100/3g	4

Frugality in Spending

Umar Ibn Abdul Aziz exhibited a strong commitment to curbing the waste of financial resources by rigorously distinguishing between personal finances and public funds. He emphasized the importance of judicious spending on essential items, a principle evidenced by various recorded behaviors noted by historians. One notable example, as documented by Ibn Kathīr, illustrates his frugality: Umar utilized one lamp for the purpose of managing his personal expenditures while employing a separate lamp for matters pertaining to the treasury and public affairs. Importantly, he maintained a strict policy of never using the treasury lamp for any correspondence related to his personal needs.⁵⁰

During his reign, he comprehensively reestablished the principles of Islam. Furthermore, he relinquished all personal and familial assets to the Baitul Maal, which aligned with Islamic teachings. His governance also focused on safeguarding and promoting the overall prosperity of society.⁵¹

He demonstrated a strong commitment to optimizing the nation’s time, even in the reading of the Qur’an. Each day, he would commence his morning by reciting the Holy Qur’an, ensuring that his reading was succinct so that he could subsequently address the affairs of the populace.⁵²

Mohammad Ibn A’jlan reported that prior to the tenure of Umar Ibn Abdul Aziz, governors customarily applied various types of perfume to the Prophet’s mosque on Fridays, during the month of Ramadan, and throughout the initial ten days of Dhul-Hijjah. However, upon assuming office, Umar Ibn Abdul Aziz instructed the governors to discontinue this practice and to eliminate any traces of the perfume. Ibn A’jlan then observed the removal of the perfume remnants being conducted with water and cloths.

⁴⁹ Al-A’jlan, Ali Ibn Ibrahim, *Encyclopedia of Umayyad Arab Dinars and Dirhms*, 1st ed. (Jarir Library, 2021), 232.

⁵⁰ Ibn Kathīr, *Al-Bidāya wa'l-Nihāya*, 12:701.

⁵¹ Nur, M. R. “Reforming the Islamic economic and administration system during the Umayyad dynasty.” *Khazanah: Jurnal Sejarah dan Kebudayaan Islam* 11, no. 1 (2021).

⁵² Ibn Kathīr, *Al-Bidāya wa'l-Nihāya*, 12:701.

Figure 3: Pictures of Dirhams Minted during the Reign of Umar Ibn Abdul Aziz⁵³

صورة العملة COIN PICTURE	الوصف DISCREPTIN	الندرة RARITY	المدينة MINT	العملة TYPE	السنة YEAR	الصفحة ITEM
	ضرب هذا الدرهم بإربينية في سنة تسع وتسعين 2.4g.27mm. KT-- AJ99/3 (قاله سك مختلف)	R	إربينية Irbiniya	درهم Dirham	99H (718AD)	99/3
	ضرب هذا الدرهم بإصطخر في سنة تسع وتسعين 2.7g.24mm. KT 81. AJ99/4	RR	إصطخر Istakhr	درهم Dirham	99H (718AD)	99/4
	ضرب هذا الدرهم بإفريقية في سنة تسع وتسعين 2.9g.28 mm. KT 87. AJ99/5	RR	إفريقية Ifriqiya	درهم Dirham	99H (718AD)	99/5
ضرب هذا الدرهم بديرجود في سنة تسع وتسعين لم يذكر أي مرجع أنه ضرب درهم بديرجود سنة 99هـ في كتاب الدرهم الأموي لناصر السيد القشيري AJ 155/99		*	ديرجود Darabjird	درهم Dirham	99H (718AD)	99/155
	ضرب هذا الدرهم بدمشق في سنة تسع وتسعين 2.9g.27mm. KT 343. AJ99/6	S	دمشق Dimashq	درهم Dirham	99H (718AD)	99/6
	ضرب هذا الدرهم بسجستان في سنة تسع وتسعين 2.9g.28 mm. KT 441. AJ99/7	R	سجستان Sijistan	درهم Dirham	99H (718AD)	99/7

Ubayd Ibn al-Walīd reported that, according to his father, the attendants would heat water for Umar Ibn Abdul Aziz using firewood from the public kitchen, of which he was unaware. Upon discovering this practice, he inquired how long it had been occurring, to which they responded it had been for approximately one month. Subsequently, he instructed them to provide the public kitchen with an equivalent amount of firewood from his personal funds for that period.⁵⁴ Umar Ibn Abdul Aziz would illuminate the treasury with a candle while attending to the affairs of the Muslim community. Subsequently, he would extinguish that candle and light one for his personal use.⁵⁵ Umar Ibn Abdul Aziz communicated to Abu Bakr Ibn Amr Ibn Hazm, stating, “I have reviewed your correspondence in which you requested that Caliph Suleiman allocate funds for the procurement of pens and writing paper, similarly to what previous governors have received. In this regard, I recommend that you sharpen your pen and ensure that your lines of writing are closely spaced, as I disapprove of expending the funds of the Muslim community on items that do not yield tangible benefits”.⁵⁶

In a notable account, Umar Ibn Abdul Aziz refrained from using postal services for personal matters unless they pertained to the welfare of the Muslim community. On one occasion, he instructed one of his governors to procure honey for him. However, the governor arranged for its transportation using a postal wagon. Upon receiving the honey, Umar inquired about the mode of transport and was informed that it was conveyed via the postal service. Consequently, he mandated that the honey be sold, with the proceeds deposited into the treasury for the benefit of the Muslim community, and addressed the governor, stating, “You have compromised the integrity of the honey for me”.⁵⁷

⁵³ Al-A'jlan, . *Encyclopedia of Umayyad Arab Dinars and Dirhms*, (2021), 232.

⁵⁴ Al-Baghdādī, *Kitāb al-Ṭabaqāt al-Kubra*, 5:311.

⁵⁵ Al-Asbahānī, *Hilyat-ul-Awliyā wa Ṭabaqāt al-Asifiyā*, 5:323.

⁵⁶ Al-Asbahānī, *Hilyat-ul-Awliyā wa Ṭabaqāt al-Asifiyā*, 5:701.

⁵⁷ Al-Asbahānī, *Hilyat-ul-Awliyā wa Ṭabaqāt al-Asifiyā*, 5:293.

Figure 4: The Dinar, Half Dinar, and Third of Dinar Minted during the Reign of Umar Ibn Abdul Aziz, Along with Their Specifications⁵⁸

No.	Year	Denominations	Mint	Rarity	Description	Coin Picture
1	100 AH 718 AD	Dinar	None	R	3.2 g, 18 mm Minted in 100 AH	
2	100 AH 718 AD	Dinar	None	R	4.3 g, 20 mm Minted in 100 AH	
3	100 AH 718 AD	Half Dinar	None	RR	2.1 g, 15 mm Minted in 100 AH	
4	100 AH 718 AD	Third of Dinar	None	RR	1.4 g, 14 mm Minted in 100 AH	

Amr Ibn Maimun reported, “While I was engaged in discussions with Umar concerning the governance of the nation, I inquired, ‘O Commander of the Faithful, why do governors utilize the precious pen that belongs to the treasury of the Muslims?’ In response, he issued a correspondence to his governors instructing them to refrain from using the valuable pen unless absolutely necessary.” Subsequently, they resorted to using standard pens for their correspondence.⁵⁹

Juwayriyah Ibn Asma reported that Umar instructed Muzāhim to acquire a stand for his copy of the Qur’an. Muzāhim subsequently procured a stand, which Umar found satisfactory. Upon inquiry regarding the origin of the stand, Muzāhim disclosed that he had fashioned it from a piece of wood discovered in one of the treasury’s storage facilities. Umar then directed Muzāhim to assess the market value of that piece of wood. The valuation determined that the wood was worth half a dinar; however, Umar insisted that Muzāhim deposit two dinars into the treasury to ensure he remained free from any potential accusations of wrongdoing.⁶⁰

Abdullah Ibn Mohammad Ibn Saad recounts that upon the death of one of Umar Ibn Abdul Aziz’s children, a governor composed a letter to express his condolences. In response, Umar directed his scribe to sharpen his pen and ensure proper spacing between the letters, instructing him to write: “In the name of Allah, Most Gracious, and Most Merciful, we have prepared ourselves for such occurrences, and when they transpired, we submitted to the will of Allah”.⁶¹

Other expressions of piety and asceticism demonstrated by Umar include an observation made by Youssef Ibn Yaquob al-Kahili, which states: “Umar donned coarse garments, and the illumination within his residence was derived from a lamp constructed with three reeds and a clay overlay.⁶² A’ṭā al-Khorasāni reported that Umar issued a directive prohibiting his servants from utilizing the public kitchen for the purpose of heating water. In instances where this rule was inadvertently violated, it was required that the

⁵⁸ Al-A’jlan, . *Encyclopedia of Umayyad Arab Dinars and Dirhms*, (2021), 232.

⁵⁹ Al-Baghdādī, *Kitāb al-Ṭabaqāt al-Kubra*, 5:312.

⁶⁰ Al-Baghdādī, *Kitāb al-Ṭabaqāt al-Kubra*, 5:284.

⁶¹ Al-Tabarī, *Tārīkh al-Umam wal-Mulūk*, 6:571.

⁶² Al-Suyūṭī, *Tārīkh al-Khulafā’a*, 176-177.

Governance and Social Reform on the Welfare of the People during the Reign of Caliph Umar Ibn Abdul Aziz equivalent of one dirham in firewood be deposited into the treasury to compensate for the resources that had been consumed.⁶³ Al-Hakam Ibn Umar reported that: “Umar Ibn Abdul Aziz once said to his guards, ‘You cannot withhold fate from me nor prolong my life. Whoever of you who is not satisfied with ten dinars of salary has to quit.’⁶⁴ Ibn Oun reported that nail polish was forbidden by the Imam of Guidance, alluding to Umar Ibn Abdul Aziz.⁶⁵

The Social Effects of Combating Financial Waste

During his reign, Umar Ibn Abdul Aziz enforced justice after many transgressions committed by Umayyad caliphs before him. As a result, there was an abundance of money,⁶⁶ and according to Umar Ibn Usayd: “Money was so abundant during the reign of Umar that a man would bring money to the caretakers to be distributed among the poor, and the money would remain without being given to anybody because Umar had enriched people.”⁶⁷ “Umar’s employees would call out every day: Where are the debtors? Where are the poor? Where are the needy? Where are the orphans? And all were then given money enough to solve their problems”.⁶⁸

Conclusion

This research has examined the notion of financial waste during the tenure of Caliph Umar Ibn Abdul Aziz and the initiatives he implemented to mitigate it. Caliph Umar Ibn Abdul Aziz’s efforts to combat financial waste were marked by a profound commitment to integrity, piety, and justice. His primary objective was to realign the nation’s resources towards the welfare of its citizens, necessitating the reduction of superfluous expenditures and the promotion of responsible fund utilization.

To summarize Caliph Umar Ibn Abdul Aziz’s contributions to the revitalization of the Umayyad dynasty and the prevention of further decline, one may note his successful removal of oppression, restitution of misappropriated assets to their rightful owners, compensation for illegally lost properties, and his vigorous opposition to bribery by obstructing avenues that could facilitate such practices, including the acceptance of gifts by senior officials. Additionally, he prioritized the protection of political and social security and demonstrated a commitment to diligent and consistent action without procrastination.

In conclusion, Caliph Umar Ibn Abdul Aziz’s methodology for eradicating financial waste was not only effective during his leadership but also serves as a contemporary model for governance centered on social justice, economic integrity, and the welfare of the populace. His legacy underscores the significance of financial prudence and ethical governance in fostering long-term societal prosperity.

Acknowledgement

This work was supported and funded by the Deanship of Scientific Research at Imam Mohammad Ibn Saud Islamic University (IMSIU), (grant number IMSIU- DDRSP2504).

References

Al-A’jlan, Ali Ibn Ibrahim, *Encyclopedia of Umayyad Arab Dinars and Dirhms*, 1st ed. Jarir Library, 2021.

Al-Asbahānī, Ahmed Ibn Abdullah, *Hilyat-ul-Awliyā wa Tabaqāt al-Asifiyā*, edited by Sami Abu Jahin. Dār al-Sa’adah, 1974.

⁶³ Al-Suyūṭī, *Tārīkh al-Khulafā’a*, 176-177.

⁶⁴ Al-Suyūṭī, *Tārīkh al-Khulafā’a*, 176-177.

⁶⁵ Al-Suyūṭī, *Tārīkh al-Khulafā’a*, 175.

⁶⁶ Ibn Kathīr, *Al-Bidāya wa’l-Nihāya*,9:259-260.

⁶⁷ Al-Suyūṭī, *Tārīkh al-Khulafā’a*, 176-177.

⁶⁸ Ibn Kathīr, *Al-Bidāya wa’l-Nihāya*,12:696.

Journal of Al-Tamaddun, Vol. 20 (2), 2025, 67-81

Al-Baghdādī, Mohammad Ibn Sa'd, *Kitāb al-Ṭabaqāt al-Kubra*, 1st ed., edited by Mohammad Abd al-Qadir. Academic Books House, 2017.

Al-Bahji, Enas Hosni, *History of the Umayyad State*, 1st ed. Academic Book Center, 2017.

Al-Shaykhli, Abd al-Qadir, *Akhlaqiyat al-Wadhīfah al-A'amah*, 2nd ed. Dār Majdlawi, 2003.

Al-Suyūṭī, Jalal al-Din Abdul Rahman, *Tārīkh al-Khulafā'a*, 1st ed., edited by Hamdi al-Damardash. Mustafa al-Bāz Library, 2004.

Al-Ṭabarī, Mohammad Ibn Jarir, *Tārīkh al-Umam wal-Mulūk*, 2nd ed., edited by Mohammad Abu al-Fadul, Dār al-Turāth, 1967.

Alya, Z., & Herman, S. "How Omar bin Abdul Aziz reached economic golden era: Unearthing the Umayyad history from an economics perspective." *Islamic Economics and Business Review* 2, no. 2, (2023): 130-137.

Bibliographic Guide to University Theses in Egypt. 1st ed., Cairo: *Al-Ahram Center for Organizing Microfilms*, Vol. 1, Humanities, 1976.

Diggi, B. B. "Historical perspectives on good governance in Islam: The case of Caliph Umar bn Abd Al-Aziz, Umar II 61-101 AH (680–719 CE) and its relevance to contemporary Nigeria." *Journal of Islam in Nigeria*, 2, no. 1, (2016): 134-148.

Encyclopedia Britannica. "Islamic History", Accessed September 25, 2023, <https://www.britannica.com/topic/Umayyad-dynasty-Islamic-history>.

Fajaradriyan, F. *Umar Bin Abdul Aziz: The fifth Rightly-Guided Caliph and the Mujaddid (Reformer) of the Second Hijri Century*, 2016.

Hazard, H. W. *Atlas of Islamic History edited by Khurshid, Ibrahim Zaki*, 1st ed. Egyptian Nahda Library, 1954.

Husni, Husni, and Walter Hayden. "The Epistemology of Ta'dib in Islamic Civilizational Discourse: Reviving and Reconstructing Contemporary Muslim Scholars' Views." *Journal of Al-Tamaddun* 19, no. 1 (2024):181-97.

Ibn Kathīr, Abu al-Fida' Ismail Ibn Umar, *Al-Bidāya wa'l-Nihāya*, 1st ed., edited by Abdul Mohsin al-Turki. Dār Hajr, 1999.

Jassim, M. "Caliph Omar bin Abdul Aziz and human rights (H101-H99)." *Islamic Sciences Journal* 11, no. 8 (2023): 69-86.

Khizant al-Turāth, *Index of Manuscript Titles in the World's Libraries*, 1st ed. King Faisal Center for Research and Islamic Studies (KFCRIS), 2017.

Radieah Mohd Nor, "Success Factors for Baitulmal management during the reign of Caliph Umar Ibn Abdul Aziz." *Open Journal of Social Sciences* 3, no. 5 (2015): 90-94.

Radieah Mohd Nor, "The era of Umar Ibn Abdul Aziz's reign: The hiring and dismissal complex system in government officials." *Malaysian Journal of Social Sciences and Humanities (MJSSH)*, 4, no. 3 (2019): 140-146.

Governance and Social Reform on the Welfare of the People during the Reign of Caliph Umar Ibn Abdul Aziz
Nashrur, M. "Contribution of the Umayyad dynasty to the development of Islamic civilization (661-750 AD)." *El Tarikh: Journal of History, Culture and Islamic Civilization*, 3, no. 1 (2022): 44-56.

Nur, M. R. "Reforming the Islamic economic and administration system during the Umayyad dynasty." *Khazanah: Jurnal Sejarah dan Kebudayaan Islam* 11, no. 1 (2021): 1-15

Sajid, M. H. A. "Governance reforms in the caliphate of Omar Ibn Abd Al- Aziz (RA): A historical and economic overview (717-720 CE)." *International Journal of Applied Research*, 10, no. 10 (2024): 110-113.

Shaban, M. A. "Islamic history: a new interpretation." *UK, Cambridge University Press* 1, no. 122 (1976).

Tahir, I. N. "Poverty alleviation strategies implemented by 'Umar Ibn 'Abd al-'Aziz: Lessons for Muslim economists on achieving SDG of poverty alleviation." *International Journal of Economics, Management and Accounting* 28, no. 2 (2020): 483-515.

University Theses Database. 1st ed., *Riyadh: King Faisal Center for Research and Islamic Studies (KFCRIS)*. King Faisal Center for Islamic Research and Studies, 2015.

