

COMPARATIVE ANALYSIS OF THE SUCCESS OF THE ISLAMIC ECONOMY A HISTORICAL STUDY OF THE ECONOMIC REFORMS OF ABDUL MALIK BIN MARWAN AND UMAR BIN ABDUL AZIZ

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Abstract

This research aims to analyze the success of the Islamic economy during the leadership of Abdul Malik bin Marwan with Umar Bin Abdul Aziz which was able to increase economic productivity with concepts built from Islamic teachings in creating the welfare of the people. Research uses methods comparative studies, namely research by comparing two or more variables, to get answers or facts about whether there is a comparison or not of the object being researched, which systematically examines the thoughts and ideas of Abdul Malik Bin Marwan and Umar bin Abdul Aziz. From the research results, it is known that Abdul Malik Bin Marwan had his own way of developing his leadership with a regional expansion system to develop the country's economy and Umar bin Abdul Aziz carried out economic policy reforms with the concept of radd al-mazhalim where he eliminated all injustices including in the fields of trade, agriculture, and sources of state revenue that have an impact on improving the economy.

Keywords: Islamic Economics, Economic Reform, Abdul Malik Bin Marwan, Umar bin Abdul Aziz

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INTRODUCTION

The Bani Umayyah are one of the families of the Quraish tribe, descendants of Umayyah bin Abdul Shams bin Abdul Manaf. The Umayyah lineage is descended from Umayyah bin Abdul Shams bin Abdul Manaf bin Qusai, a prominent Quraish leader or leader. The Umayyads themselves were an Islamic dynasty that was founded approximately in 661 AD. This caliphate lasted from 661-750 AD. The founder of the Umayyah Bani was Mu'awiyah bin Abu Sufyan bin Harb bin Abd Manaf who also became the first caliph of the Umayyah Bani. After the leadership of the Khulafaur

Rasyidin caliphs ended, the Islamic caliphate was continued by the Umayyads. This period is often referred to as the first caliphate after Khulafaur Rasyidin or the second caliphate after the death of the Prophet Muhammad SAW ¹.

The Umayyads themselves were known as the most aggressive dynasty, it could be said that because during the Umayyad dynasty they had a very rapid impact on progress both in the fields of military and power. The Umayyad dynasty succeeded in expanding and controlling most of Spain, all of North Africa, the Arabian Peninsula, Palestine, parts of Anatolia, Iraq, Kyrgyzstan, and parts of India and Asia.(Hasibuan, Shiddieqy, & Kamal, 2021). In the field of politics and government, the Umayyad Dynasty developed new governance to meet the demands of regional development and state administration. Several new breakthroughs in the field of government were also born, such as the establishment of the postal service, currency printing and the development of the position of judge as a profession. In terms of religion and science, the Umayyad dynasty also achieved important progress, including improving the writing of the Al-Quran manuscripts with dots on certain letters, building the Al Amawi mosque in Damascus and Al Aqsa in Jerusalem, expanding the Nabawi mosque in Medina, building a hospital. for lepers, and collecting hadith ².

Economic progress during the Umayyad dynasty can be seen in the agricultural system run by the government. The Umayyad government introduced a land-based tax system, which allowed the government to collect taxes more effectively. Apart from that, the government also manages natural resources and agricultural infrastructure such as irrigation and road networks, to increase agricultural productivity. Of the various advances that had been achieved by the Umayyad dynasty, there were two figures who were the most striking who played a significant role in the various advances that had been achieved during the Umayyad dynasty, namely Abdul Malik Bin Marwan and Umar Bin Abdul Aziz ³.

Abdul Malik Bin Marwan himself was a caliph who led the Umayyad dynasty in 685-705 AD. Abdul Malik Bin Marwan was the fifth caliph who led the Umayyad dynasty. Abdul Malik Bin Marwan can be said to be one of the caliphs who succeeded in advancing the Umayyad dynasty rapidly, where he succeeded in uniting the entire caliphate under single Umayyad control based in Syria. He also managed to defeat 'Abdullah bin Zubair who was a rival caliph in Mecca, and ended the civil war. Abdul Malik Bin Marwan himself succeeded in formalizing the use of Arabic in various fields, such as correspondence matters in the regional council ⁴.

¹ Abdul Qoyum, *Sejarah Pemikiran Ekonomi Islam* (Jakarta: Departemen Ekonomi dan Keuangan Syariah - Bank Indonesia, 2021).

² Ratu Kirani, Nova Wildan Firmansyah, and Erina Helda Mariyah, 'Pemikiran Ekonomi Islam Pada Masa Bani Umayyah', *JEBESH: Journal of Economics Business Ethic and Science Histories*, 1.1 (2023), 115–22.

³ Muhammad Basri, Dinda Salsabila, and Faisa Rahma Safira Siregar, 'Masa Kemajuan Islam (650-1000 Masehi)', *Madani: Jurnal Ilmiah Multidisiplin*, 1.12 (2024).

⁴ Kordianus Larum, Diana Zuhroh, and Edi Subiyantoro, 'Fraudulent Financial Reporting: Menguji Potensi Kecurangan Pelaporan Keuangan Dengan Menggunakan Teori Fraud Hexagon', *AFRE Accounting and Financial Review*, 4.1 (2021), 82–94.

In the economic progress achieved by Abdul Malik Bin Marwan, there were several policies implemented, including replacing the old currency, where he issued Arab coins which previously, during the time of the Prophet Muhammad SAW and Caliph Abu Bakr, were currencies used as a medium of exchange and the means of payment were Roman and Persian currency. Abdul Malik Bin Marwan himself issued a new type of currency, which can be said to be the official currency of the Islamic government ⁵.

Abdul Malik bin Marwan also obtained state income from the spoils of war sector. Abdul Malik Bin Marwan introduced the Baitul Mal system, where the spoils obtained from war or military profits were completely put into state trust. This is different from previous leadership, where the spoils may not always be returned to Baitul Mal and may be used for personal needs or to support the leadership such as building a kingdom for his residence. (Hariyanti, & Mawardi, 2023). The biggest sources of state income during Abdul Malik Bin Marwan's leadership were Kharaj and Jizyah. During the leadership of Abdul Malik bin Marwan, kharaj and jizyah taxes became the two main revenues collected by the Islamic state. Kharaj tax is a tax imposed on land owned by non-Muslims in areas controlled by Islam ⁶.

However, this encourages non-Muslims to flock to Islam. In this way, they are free from paying Kharaj and jizya. After that, they left their agricultural land to earn a living in big cities as soldiers. This fact creates problems for the country's economy, because on the one hand religious conversions result in a reduction in sources of state income from the tax sector ⁷. However, not only that, there are several factors that cause Abdul Malik Bin Marwan's leadership to decline further, such as the payment of zakat managed by the government not being in line with infrastructure development. The profits obtained by Usyur and the looted assets were not managed properly so they did not fully enter Baitul Mal. During Abdul Malik Bin Marwan's time, the government did not yet have strong control over looted and plundered assets ⁸. It can be said that at the end of the heyday of Abdul Malik Bin Marwan's leadership, there was a decline in the economic sector, both in the zakat sector, management of looted assets, usyur, kharaj tax and jizyah. In addition, many people are starting to oppose the policies that have long been established by Abdul Malik Bin Marwan because people are fed up with a system that has been created to only benefit state officials ⁹.

In the end, the caliph Umar Bin Abdul Aziz emerged as the bearer of the glory of the Umayyad dynasty. Umar bin Abdul Aziz was the 8th Umayyad caliph after being appointed by Sulaiman bin Abdul Malik to replace him who led the Umayyad Dynasty in the previous period. Umar Bin Abdul Aziz himself was a caliph who led the Umayyad

⁵ Emi Hariyanti and Kholid Mawardi, 'Perkembangan Ekonomi Dan Administrasi Pemerintahan Masa Dinasti Umayyah', *Journal on Education*, 6.1 (2023), 1762–73.

⁶ Sri Wahyuni Hasibuan and others, 'Sejarah Pemikiran Ekonomi Islam', 2021.

⁷ M H I Saprida, *Sejarah Pemikiran Ekonomi Islam* (Prenada Media, 2021).

⁸ Muhammad Nurul Huda, 'Sejarah Pemikiran Ekonomi Islam Pada Masa Daulah Bani Umayyah Dan Bani Abbasiyah', *Estoria: Journal of Social Science and Humanities*, 1.2 (2021), 135–48.

⁹ Havis Aravik and Ahmad Tohir, 'Perekonomian Pada Masa Dinasti Umayyah Di Andalusia; Sejarah Dan Pemikiran', *ADL ISLAMIC ECONOMIC: Jurnal Kajian Ekonomi Islam*, 1.1 (2020), 81–98.

Dynasty in 717 – 720 AD¹⁰. But not only that, there were several policies that encouraged the economy during the time of Umar Bin Abdul Aziz to be much more developed, compared to the leadership of Abdul Malik Bin Marwan. It can be said like that because the most interesting policy during Umar Bin Abdul Aziz's time was to eliminate the social gap between native Arabs and non-Arabs so that there were no longer communities separated because of caste differences themselves¹¹. This well-known pious caliph gave regions freedom to regulate zakat regulations, so that taxes were not handed over to the center, even if there was a shortage of zakat and taxes subsidies would be provided from the central government. Umar Bin Abdul Aziz managed his agriculture successfully, gaining large income from the kharāj sector. There is no doubt that kharāj is the country's largest source of income. If we only rely on jizyah, fai', zakat and others, it will be quite difficult for this country, because improving the agricultural sector and natural resources is long-term development, while the others are only situational¹².

According to Kalkavan, et al., (2021), Islamic philanthropy tries to combine religious and moral principles with economic principles to create an economic system that functions well and is in accordance with Islamic values¹³. From the explanation above, it can be concluded that there is a verse that describes the leadership style of Abdul Malik Bin Marwan and Umar Bin Abdul Aziz which is fair and wise as in the verse, namely Surah Shad Verse-26¹⁴

يُدَاوِدُ إِنَّا جَعَلْنَاكَ خَلِيفَةً فِي الْأَرْضِ فَاحْكُم بَيْنَ النَّاسِ بِالْحَقِّ وَلَا تَتَّبِعِ الْهَوَىٰ فَيُضِلَّكَ عَن سَبِيلِ اللَّهِ إِنَّ
الَّذِينَ يَضِلُّونَ عَن سَبِيلِ اللَّهِ لَهُمْ عَذَابٌ شَدِيدٌ بِمَا نَسُوا الْحِسَابَ

It means:

(Allah said,) “O David, indeed We have made you caliph (ruler) on earth. So, give decisions (cases) between people with the right and do not follow your desires because it

¹⁰ Azidni Rofiqo and Fitra Rizal, ‘Kebijakan Ekonomi Pada Masa Kekhalifahan Bani Umayyah (Studi Kasus Keberhasilan Kebijakan Khalifah Umar Bin Abdul Aziz Dan Kegagalan Gubernur Nasar Bin Sayyar Pada Masa Khalifah Marwan II 744–750 Masehi)’, *Al-Tsaqafa: Jurnal Ilmiah Peradaban Islam*, 16.2 (2019), 226–36.

¹¹ Fadillah Khairunnisa and Zakiah Nurul Fadhilah, ‘Kebijakan Ekonomi Pada Masa Kegemilangan Islam Umar Bin Abdul Aziz’, *Journal Of Islamic Management Applied*, 1.1 (2021), 1–7.

¹² Muhammad Zia Ulhaq, ‘Pengelolaan Keuangan Publik Islam (Umar Bin Abdul Aziz)’, *Amal: Jurnal Ekonomi Syariah*, 2.01 (2020).

¹³ Hakan Kalkavan, Hasan Dinçer, and Serhat Yüksel, ‘Analysis of Islamic Moral Principles for Sustainable Economic Development in Developing Society’, *International Journal of Islamic and Middle Eastern Finance and Management*, 14.5 (2021), 982–99.

¹⁴ Raden Ayu Halima, Muh Nur Rochim Maksum, and Hakimuddin Salim, ‘Check for Updates The Impact of Al-Murabbithun Movement Arrival on Islamic Education in Al-Andalus’, in *Proceedings of the International Conference on Islamic and Muhammadiyah Studies (ICIMS 2023)* (Springer Nature, 2023), DCCLXXIII, 332.

will lead you astray from the path of Allah. Indeed, those who stray from the path of Allah will suffer a severe punishment, because they forgot the Day of Judgment.”

RESEARCH METHODS

This research uses qualitative methods with comparative studies namely research by comparing two or more variables, to get answers or facts about whether there is a comparison or not of the object being researched, which systematically examines the thoughts and ideas of Abdul Malik Bin Marwan and Umar bin Abdul Aziz and data collection using library studies, namely research with a focus on literature, namely books, research reports, service reports, manuscript notes and so on.

RESULT AND DISCUSSION

History of Economic Success During the Time of Abdul Malik bin Marwan

Abdul Malik bin Marwan himself was the Umayyad caliph who led from (685 – 705 AD) and was known as the 5th caliph of the Umayyad dynasty. He is known as a leader who succeeded in strengthening the Umayyad economy and expanding its territory. Abdul Malik bin Marwan was the fifth caliph in the Umayyad Dynasty. During his reign, the Umayyad Dynasty experienced significant development and progress, it could be said that this was due to the structured management of state revenues, the development of the economy and trade ¹⁵.

The policies implemented by Abdul Malik Bin Marwan to support the progress of the Umayyad dynasty were as follows:

1. Currency Issuance

Abdul Malik Bin Marwan issued coins, the printing center was in Daar Idjard. The government carries out direct control and management of the circulation of money. Economic competition between the Umayyad Daula and Rome was a reasonable reason for the issuance of this currency. Not only has economic value, the new currency is also a symbol of the sovereignty and economic independence of Islamic countries ¹⁶.

Since then the Arabs began to abandon the Kirsa dirham and Byzantine dinar which had long been used. Abdul Malik will punish anyone caught printing their own currency outside the state printing press. This breakthrough is very important for the economic progress of Islamic regions, because the existence of a currency as a symbol of unity is able to create guaranteed security stability, this will cause smooth trade traffic, and ultimately improve the economy ¹⁷.

2. Postal Institution (Diwan al-Bārīd)

¹⁵ Meirison Meirison and Desmadi Saharuddin, ‘The Distinction of Government Administration and Judicial Institutions in The Umayyad Dynasty’, *Buletin Al-Turas*, 27.1 (2021), 123–38.

¹⁶ Qoyum.

¹⁷ Huda.

This institution had the main task of connecting the caliph with the governors in the provinces of the Umayyad Daula. On the other hand, this institution also has an important role in accelerating the rate of information to the leadership, with the aim that various problems can be immediately identified and resolved by the caliphate, including news from one province to another ¹⁸.

3. Urbanization Restrictions

In the process of developing the country's economy, Abdul Malik's strategy to maintain the stability of the country's financial balance is marked by a policy of limiting urbanization. This policy was a response to the large number of people who converted to Islam to avoid jizyah and kharaj, some also moved to cities to try their luck from being farmers to becoming soldiers in order to get privileges and more promising salaries ¹⁹.

4. Agriculture

Agriculture occupies an important position, because it is a potential sector for the country's economic and financial development. During the Umayyad caliphate, on the instructions of Abdul Malik bin Marwan, the governor paid great attention to the agricultural sector. Conserving the land according to the suitability of the plants. Abdul Malik Bin Marwan began digging rivers and canals in Iraq, reclaiming agricultural land and building cities in cultivated areas. Even though it was difficult, he had to take this policy to achieve agricultural development goals ²⁰.

Abdul Malik Bin Marwan made efforts to optimize agricultural land by building irrigation canals. The steps to create this canal are so that the agricultural sector does not depend on rain. These canals are fed by the Tigris and Euphrates rivers. Swamp land that originally produced nothing became productive after it could be plowed. This progressive policy is very significant, not only for the people's economy, but also adds to the state treasury.

Another of Abdul Malik's policies is to prohibit people from slaughtering cows for food when economic difficulties occur. Such harsh measures are appropriate to stop people from eating something that is useful as a means of production (cattle) ²¹.

5. Trading

With the expansion of the Islamic state from India to the east and Spain to the west, several types of commodities were traded such as food products, animal stocks, wood and forest products, metals and textiles, stone and earth products, fish and sea food, writing

¹⁸ Muhammad Dliyaul Muflihin, 'Perekonomian Di Masa Dinasti Umayyah: Sebuah Kajian Moneter Dan Fiskal', *Indonesian Interdisciplinary Journal of Sharia Economics (IJSE)*, 3.1 (2020), 58–69.

¹⁹ Muhammad Haris Hidayatulloh, Muhtadi Ridwan, and Khusnuddin Khusnuddin, 'Konsep Pemikiran Ekonomi Islam Era Bani Umayyah Dan Relevansi Dengan Masa Sekarang', *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 6.1 (2024), 348–59.

²⁰ Larum, Zuhroh, and Subiyantoro.

²¹ Hariyanti and Mawardi.

materials, medicine, and slaves. Trade routes connecting Europe with the Islamic world were mainly through Syria, Egypt, Tunisia and Sicily ²².

Commodities originating from India and other countries in the Indian Ocean are mostly spices, although other commodities are also included, there are several forms of income percentage from each commodity, namely spices, aromatic and medicinal plants (47%), brass and bronze vessels (15%), Indian silk and other textiles made mostly from cotton (10%), iron and steel (8%), tropical fruits, such as coconut (7%), pearls, beads, seashells and ambergris (5%), Chinese porcelain, Yemeni stone pots and African ivory (4%), shoes and other leather work (3%), and wood (1%) ²³.

Goods heading to the East consist of textiles and clothing (35%), vessels and ornaments from silver, brass, glass and other materials (22%), chemicals, medicines, soap, paper, books (18%), materials foods, such as cheese, sugar, raisins, olive oil and linseed oil for lamps (10%), household goods, such as carpets, mats, tables, pans (7%), metals and other materials for the copper industry (7%) and coral, (1%) ²⁴.

The development of trade in the Umayyad Daula's territory resulted in many *usyûr*. The proof is that land tax revenues (*kharâj*) and other tax revenues in the Syam region were recorded at 1,730,000 dinars in a year, so that the surplus tax revenues obtained added to the wealth of the Umayyad Daula ²⁵.

6. Fay

Fai or booty itself is a quite promising source of income for Abdul Malik Bin Marwan, because the results of his extensive territorial expansion in several wars produced quite profitable results from the booty so that it could increase the coffers of state revenue. It has been proven that Iraq, Damascus to Palestine and Syria were important areas in the expansion of Umayyad power, including during the time of Abdul Malik bin Marwan. This region is an important part of the territory controlled by Islam and is an economic and strategic center ²⁶.

7. Kharaj and Zakat

Abdul Malik Bin Marwan exempted Muslim people from taxes and only paid zakat. This policy made many people flock to convert to Islam, because they wanted to avoid the tax burden. Many Mawali people also became soldiers with similar intentions. However, Abdul Malik Bin Marwan was able to overcome this by issuing regulations for military troops to convert to Islam and the mawali were returned to their position as farmers and continued to pay taxes in the amount of *kharâj* and *jizyah* ²⁷.

²² Aravik and Tohir.

²³ Huda.

²⁴ Muflihah.

²⁵ Yoga Tantular Rachman, 'Analysis Of Land And Building Tax According To Islamic Economic Perspective', *Review of Islamic Economics and Finance*, 6.1 (2023), 23–38.

²⁶ Rofiqo and Rizal.

²⁷ Kirani, Firmansyah, and Mariyah.

History of Economic Success for Umar Bin Abdul Aziz

Umar bin Abdul Aziz was the 8th Umayyad caliph after being appointed by Sulaiman bin Abdul Malik to replace him. He is believed to be the fifth Rashidun khulafaur. Madzhab scholars also mention the name Umar bin Abdul Aziz in fiqh books as a strength for their madzhab. As a leader, Umar bin Abdul Aziz understands very well that to realize the welfare of the country and its people, it is not only influenced by one sector. This is what can be seen from the caliphate of Umar bin Abdul Aziz who carried out reforms in various sectors in the state and people's lives.

Umar bin Abdul Aziz succeeded in establishing policies that became a great success for the Islamic State, which were divided into several policies, including:

1) Eliminating Discrimination

The most interesting policy during Umar Bin Abdul Aziz's time was where Umar eliminated the social gap between native Arabs and non-Arabs so that there were no longer any communities separated because of first and second class in the social order of society. Umar assessed that the imposition of jizyah and kharaj on mawali (non-Muslims) could have a negative impact on the Islamic values brought by the Prophet. The Prophet was not sent to collect taxes, seek wealth, but to promote Islam. So that territorial expansion and illegal harvesting are stopped. For example, initially a mawali paid kharâj and jizyah, after embracing Islam he only paid 10% usyr for Muslim farmers. Among his policies that symbolize love for the people, he paid workers wages ½% of the salary of royal employees where the salary of royal employees is 300 dinars. Even orphaned babies whose fathers died on the battlefield receive pension and monthly benefits ²⁸.

2) Agriculture

There were several policies initiated by Umar bin Abdul Aziz to increase agricultural production, namely prohibiting the buying and selling of kharaj land. This is because Kharaj land is public land, not private property. In this way, Umar bin Abdul Aziz has maintained and saved the main income from agricultural production, because the kharaj lands become public property and remain sustainable as agricultural land. Second, it provides tax relief to farmers. In order to improve the welfare of farmers and encourage agricultural growth, Umar bin Abdul Aziz abolished taxes that were not in accordance with the Shari'a, and prohibited brokering of kharaj land ²⁹.

Third, improve and open new land. Umar bin Abdul Aziz made strategic policies in the agricultural sector, including encouraging people to open up new existing land for agriculture, giving awards in the form of land ownership rights to people who can find water sources in uninhabited land. Providing new water sources, building water channels, continuing construction of projects in the gulf area between the Nile and the Red Sea which are useful for facilitating the distribution of food and providing permission to create artificial rivers. Umar bin Abdul Aziz's policies regarding agriculture show policies that lead to sustainable development. This can be seen from his efforts to revive land that was dead because no one was cultivating it. Apart from that, he also provides incentives to

²⁸ Zetrina Alya and Sebastian Herman, 'How Omar Bin Abdul Aziz Reached Economic Golden Era: Unearthing the Umayyad History From Economics Perspective', *Islamic Economics and Business Review*, 2.2 (2023).

²⁹ Hidayatulloh, Ridwan, and Khusnuddin.

farmers, both in the form of eliminating taxes that are not in accordance with sharia and by building agricultural support facilities, which have an impact on the welfare of farmers and the availability of food that meets the needs of the community ³⁰.

3) Zakat

This well-known pious caliph gave regions freedom to regulate zakat regulations, so that taxes were not handed over to the center, even if there was a shortage of zakat and taxes subsidies would be provided from the central government. With this policy, many regions have obtained surpluses. Stories about zakat assets not being distributed because there are no poor people who are entitled to receive them are repeated again. Yahya bin Said, a zakat officer at that time said, "I was once sent by Caliph Umar bin Abdul Aziz to collect zakat to Africa. After picking it up, I intended to distribute it to the poor. In fact, I didn't find anyone. Umar bin Abdul Aziz has made all his people live in economic prosperity. Finally I decided to buy a slave and then set him free ³¹.

Umar Bin Abdul Aziz's initial strategy in managing state administration was to reorganize administration. Umar arranged regional rulers and officials, neutral, fair, giving equal rights and obligations to the Mawali and Arab people. Officials who are unjust, corrupt, and not pro-people will be fired indiscriminately. Umar also appointed regional officials from hostile tribes, such as Adi bin Artath as governor of Basra, Abdul Hamid bin Abd Rahman in Kufah, Umar bin Hubairah in Mesopotamia, and Jarrah bin Abdullah in Khurasan ³².

It is also known that Umar bin Abdul Aziz is quite picky in choosing amil. This can be done in several ways, such as by establishing amil certification organizations, promoting wide outreach through educational institutions, and most importantly, by creating facilities dedicated to amil education and training. Umar Bin Abdul Aziz's attitude in distributing zakat is also related to more general and pro-Muslim zakat distribution schemes, such as providing zakat money for the construction of mosques, da'wah activities, educational scholarships, and assistance for disaster victims ³³.

4) Kharaj and Jizyah

Umar Bin Abdul Aziz's success in managing agriculture was successful in obtaining large income from the kharāj sector. There is no doubt that kharāj is the country's largest source of income. If we only rely on jizyah, fai', zakat and others, it will be quite difficult for this country, because improving the agricultural sector and natural resources is long-term development, while the others are only situational. His accuracy in reading diverse societal situations was the key to stabilizing all aspects of life at that time. The policy of prohibiting the sale and purchase of kharaj land has had a positive impact on the agricultural sector. It is stated that the kharaj income for the Iraqi region alone reached

³⁰ Ibrahim Nuhu Tahir, '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*, 28.2 (2020), 483–515.

³¹ Rachman.

³² Zul Karnaini, 'Concept and Application of Good Governance in Umar Bin Abdul Aziz's Reign', *PETITA*, 6 (2021), 111.

³³ Hariyanti and Mawardi.

124 million dirhams, this is the largest record income compared to previous caliphs, even during AlHajjaj's time, the kharaj in the Iraqi region only reached 40 million dirhams. With this policy, Umar bin Abdul Aziz automatically secured the main production of agriculture, namely by making kharaj land public property and could not be converted into private ownership³⁴.

Umar Bin Abdul Aziz was also successful in inviting non-Muslims to convert to Islam because they felt that converting to Islam was the best choice without any element of coercion at all, they also saw fair leadership methods as their stepping stone to converting to Islam which made them not hesitate and willing to convert to Islam. If a Muslim buys land without permission from the government, then the transaction is void and the land purchased loses ownership. He also prohibits taxation on infertile land and fertile land. Tax collection must also take into account the level of welfare of the farmers concerned. The kharāj withdrawal system that he implements must take into account the level of soil fertility, level of welfare, irrigation costs and crop yields. Umar Bin Abdul Aziz prohibited buying and selling land, because it meant that people who converted to Islam had to be sincere, not to avoid taxes. If people move to the city, their land will be managed by their non-Muslim neighbors and the state will give them a pension every month, or they will work on their own land but will be charged kharāj³⁵.

5) Usyur and Fai

Usyur is what is taken from the agricultural products of 'Ushryyah land. In the book Ali Muhammad Ash Shalabi says that Umar bin Abdul Aziz emphasized his attention to usyur which is one of the state's revenues, he conveyed the legal basis to his officers, he also ordered them to write proof of payment to those who had paid it until they did not pay any more. within the next one year. Umar emphasized his prohibition on the officers so that they would not attract harassment using inappropriate methods³⁶.

Refers to Fai which is commonly known as war booty obtained from victory in war. Caliph Umar bin Abdul Aziz managed the fai carefully and ensured that this income was used for the benefit of the state and the welfare of the people. In this context, fai became an additional source of state income during his leadership but was not used as the main source of income. When Umar bin Abdul Aziz served as caliph, he was more concerned with reforming conditions within the country, so that there was not much expansion of the Islamic state's territory during his reign. With that, not much fai or looted property entered the state treasury during Umar's reign³⁷.

6) Baitul Maal

Since the beginning of his tenure as Caliph, he revoked the privileges of the Umayyad family which they obtained by abusing their power and breaking the law, such as cultivating land and so on. Caliph Umar Bin Abdul Aziz started from himself by selling

³⁴ Nur Fadilah Amin, Sabaruddin Garancang, and Kamaluddin Abunawas, 'Konsep Umum Populasi Dan Sampel Dalam Penelitian', *Jurnal Pilar*, 14.1 (2023), 15–31.

³⁵ Hasibuan and others.

³⁶ Ulhaq.

³⁷ Agussalim Rahman, 'Poverty Alleviation Strategies and Patterns In the Era of Caliph Umar Bin Abdul Aziz Government', *International Journal of Management*, 12.2 (2021).

all his assets for 23,000 dinars (around Rp. 12 billion). After that, he handed over all the money from the sale to Baitul Maal which was managed directly to encourage improvement at the beginning of his leadership. This clearly has a very good impact on the progress of his leadership period which can encourage the agricultural system and other economic systems to develop his government ³⁸.

Umar bin Abdul Aziz's policy in developing the role of Baitul Maal is generally divided into two things, namely State spending for community allocations intended to increase welfare. Where he tries to maximize giving to the poor and people in need and to ensure their health. The next allocation of state expenditure is for state administration needs which are intended to run the wheels of government, where it applies the "principle of paramount interest" so that officials avoid waste and stinginess towards the people ³⁹.

During the reign of Umar bin Abdul Aziz, all sources of state revenue were optimized, after which the budget was used as best as possible. This efficiency policy does not only apply to employees, but starts with himself, his family, then is implemented in his government. So Umar bin Abdul Aziz's life as caliph was very simple, whereas before serving as caliph he was a well-off person and had served as governor of Medina. Umar Bin Abdul Aziz himself succeeded in managing all state revenues starting from Zakat, Kharaj, Jizyah, Usyur and Fai ⁴⁰.

Comparison of the Success of Islamic Economics in the Period of Abdul Malik bin Marwan and Umar Bin Abdul Aziz

Tabel 1: Comparative Table of Islamic Economic Success

No	Aspect	Abdul Malik Bin Marwan	Umar Bin Abdul Aziz
1	Leadership	The most striking policy was to replace the currency that had long been used by previous leaders with metal currency and it was recorded that those who still used the previous currency would be subject to heavy sanctions. Abdul Malik Bin Marwan himself also succeeded in eliminating taxes on Muslims and only entitled them to pay zakat.	Umar Bin Abdul Aziz himself sold his assets for 23,000 dinars (around Rp. 12 billion) after which he handed over all the money from the sale to Baitul Maal which was managed directly to encourage improvements at the beginning of his leadership. Umar Bin Abdul Aziz also carried out policies that symbolized his love for the people, he paid workers wages $\frac{1}{2}$ % of the salary of royal employees where the

³⁸ Robert Hoyland, *Muslims and Others in Early Islamic Society* (Routledge, 2021).

³⁹ Hasibuan and others.

⁴⁰ Hidayatulloh, Ridwan, and Khusnuddin.

No	Aspect	Abdul Malik Bin Marwan	Umar Bin Abdul Aziz
			salary of royal employees is 300 dinars.
2	Economic Progress	Abdul Malik succeeded in developing trade in the Umayyad Daulah's territory, resulting in many <i>usyûr</i> . The proof is that land tax revenues (<i>kharâj</i>) and other tax revenues in the Syam region were recorded at 1,730,000 dinars in a year, so that the surplus tax revenues obtained added to the wealth of the Umayyad Daula.	Meanwhile, Umar bin Abdul Aziz succeeded in eliminating taxes from Muslims, reducing the tax burden on Christians. Umar Bin Abdul Aziz also implemented a policy prohibiting the buying and selling of <i>kharaj</i> land, which had a positive impact on the agricultural sector. It is stated that the <i>kharaj</i> income for the Iraqi region alone reached 124 million dirhams, this is the largest record income compared to previous caliphs, even during AlHajjaj's time, the <i>kharaj</i> in the Iraqi region only reached 40 million dirhams.
3	Infrastructure development	Abdul Malik Bin Marwan himself was one of the caliphs with the greatest expansion and development of infrastructure during the Umayyad dynasty. It can be said that because he succeeded in improving agricultural land, digging wells, building roads, and making accommodation for travelers starting from Iraq, Palestine, Syria to Damascus.	Meanwhile, Umar bin Abdul Aziz himself prioritizes development within the country and focuses more on the prosperity of his people by means of an even distribution of the economy, so that the community will be more easily directed in various developments such as the development of agricultural land and others. Umar did not focus too much on expansion because according to him it was better to make the people prosperous first and then expand the territory of power because what was the point of a large territory if the prosperity of the people themselves was not achieved well.
		Abdul Malik paid special attention to the governors in	Meanwhile, Umar Bin Abdul Aziz's own policy was to

No	Aspect	Abdul Malik Bin Marwan	Umar Bin Abdul Aziz
4	Agriculture	the agricultural sector. One of them was the governor of Iraq, al-Hajjaj, who issued two policies, namely managing agricultural land according to the suitability of the crops and building new communities on newly cultivated agricultural land. The success of the agricultural sector, which is marked by abundant harvests, indirectly contributes to the state's financial coffers	prohibit the buying and selling of kharaj land. This is because Kharaj land is public land, not private property. In this way, Umar bin Abdul Aziz has maintained and saved the main income from agricultural production, because the kharaj lands become public property and remain sustainable as agricultural land. The next policy is to provide tax relief to farmers. In order to improve the welfare of farmers and encourage agricultural growth, Umar bin Abdul Aziz abolished taxes that were not in accordance with the Shari'a, prohibited brokering of kharaj land and also opened up new land. Providing new water sources, building water channels, continuing construction of projects in the gulf area between the Nile and the Red Sea which are useful for facilitating the distribution of food and providing permission to create artificial rivers.

If you look at Umar bin Abdul Aziz's policies which are very relevant to be implemented today, such as reducing the tax burden, which is an important step in easing the economic burden on the people. This principle is still relevant and applied in many modern economic systems, an example of an institution resulting from the development of Umar Bin Abdul Aziz's system is BAZNAS. It can be said to be the development of Umar Bin Abdul Aziz's system because at the beginning of his leadership, Umar bin Abdul Aziz abolished the unfair tax system, thereby creating enthusiasm for the people in managing their land. Baznas has a program called Zakat Community Development, which is a community-based empowerment program in the economic, health, educational, social and environmental spheres to achieve prosperity from poverty. Thus, Baznas can be considered an example of a modern institution that was successfully developed from the system implemented by Umar bin Abdul Aziz.

CONCLUSION

During their respective leadership periods, Abdul Malik Bin Marwan and Umar Bin Abdul Aziz both made significant contributions to economic development, but with

differing approaches and outcomes. Abdul Malik Bin Marwan focused on infrastructure development, territorial expansion, and the establishment of a postal system, which facilitated administrative efficiency and economic strength through kharaj, zakat, and fai. However, his policies, particularly the heavy taxation on non-Muslims, led to perceptions of injustice and conversion to Islam to evade taxes. In contrast, Umar Bin Abdul Aziz emphasized economic fairness and justice, leading to widespread public trust and voluntary zakat payments. His prohibition on the sale of Kharaj land notably benefited the agricultural sector, resulting in record-high revenues and an equitable economy. The success of Umar Bin Abdul Aziz's policies, characterized by integrity and fair treatment of all subjects, contributed to a more advanced and evenly distributed economic system during his era compared to Abdul Malik Bin Marwan. Future research could further explore the long-term impacts of these leaders' policies on economic and social structures within the Umayyad dynasty.

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