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**CALIPH UMAR'S POLICY ON THE MANAGEMENT  
OF BAIT-AL-MAL AND SOME  
RELATED ISSUES**

**BY**

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This is to certify that Bro./~~Ms~~ PILOT SAGARAN ANTONIO  
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AND SOME RELATED ISSUES

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I have pleasure in recommending that the graduate committee may approve the paper in partial fulfilment of the requirements for the degree of Master of Economics.

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## INTRODUCTION

The period of Umar Ibn Khattab's caliphate (year 13-23 H / 634-643 A.D) is, undoubtedly, the "Golden Age" of Islam in every respect. He was not only able to mould the destiny of the Ummah but made history of his own.

Having Prophet Muhammad (PBUH) as the messenger of Islam, Umar Ibn Khattab is, actually, the architect of Islamic State in its technical sense. Within ten years of his glorious administration, he was not only able to extend the wings of Islam east and west, thus making the Islamic State the biggest "United State" at that time, but also developed a political and financial administration for the newly emerging State.

This paper attempts to highlight the institutional aspect of revenue and expenditure systems under his period. In this process we may explore some new dimensions which may have theoretical significance and practical implications relevant to contemporary issues in the context of Islamic economic system.

The analysis shall focus on "the originality and macro impact" of his pathbreaking policies. The emphasis of our analysis is on his plan for reconstruction of Bait al-Mal management, al-Diwan as the body of management, new means of revenue, new arrangements and tools for public expenditure, and control system. All of these will be studied after highlighting the economic situation in his times and financial administration during the

periods of the Prophet and the first Caliph. Besides, the goal-sand objectives of the policies will also be kept in focus during the discussion of every section, enabling us to see the relationship between the tools and targets.

Finally, before the conclusion part, the author will try to present his humble ijtehad on how to relate the possible implications of Umar's policies to the management of Bait al-Mal in the present Muslim economies.

## I. BACKGROUND

### A. THE CONCEPT OF BAIT AL-MAL.

The concept of public finance as a separate subject of study in modern economics is not very old. But in Islam the concept occupies an important position as the Holy Qur'an and Hadith provide important guidelines in certain fiscal areas. It was this emphasis of Qur'an and Hadith which led the early Muslim scholars to focus on the issues of public finance and as acknowledged by Shemesh, some of the earliest works in the subject were produced by Muslim scholars.<sup>1</sup>

The concept of public finance in Islam, was signified by the term of Bait al-Mal, which is not only the nomenclature of a treasury but practically of the entire fiscal system of the state.<sup>2</sup>

The basic concept in the management of Bait al-Mal is the concept of trust. Trust here refers to the wealth of the Bait al-Mal which has to be treated as God's wealth, Maal al-Allah or the Muslims' wealth, Maal al-Muslimin, as against the imperial

1. A. Ben Shemesh stated there are more than 21 works under the title of "kharaj" have been available in the early period of Islamic civilization. See A. Ben Shemesh, Taxation in Islam, Leiden. E.J Brill, 1969, p.10. Other sources like "al-awwal" of Abi Ubaid, "al- Amwal" of Ibn Shibrawaih, Tarikh al-Thabari, Futeh al-Buldan of Baladuri, Kitab al-Suluk Lima'rifati Duwal wa al-Muluk of Maqrizi, "Bidayah wa Nihayah" of Ibn Kathir, "Tabaqat al- Kubra" of Ibn Sa'ad are also among the earliest works in the field.

2. Hasanuz Zaman, Economic Functions of An Islamic State, (revised edition), Leicester. The Islamic Foundation, 1991, p.137.

treasury or the emperor's wealth. This Islamic concept also implies, that the money paid into treasury is God's trust and the common property of the Muslims. " The ruler (i.e the leader, or the head of the state) is only a trustee whose duty is to expense it on the common concerns of the Muslims while allowing for himself nothing more than a fixed modest stipend. The concept attributes a unique position to the Bait al-Mal which is treated as a separate entity from the ruler".<sup>1</sup> This entity is a financial institution beyond and above his personal possessions giving him neither right nor absolute jurisdiction to use its resources for his own well being, directly or indirectly.<sup>2</sup>

The basic foundation of Bait al-Mal and the major items of its income and expenditure are all provided in the Quran and the Sunnah. However, the task to further develop its mechanism and administration still remains as an honorable duty for every Muslim scholar and government at any time and place. In this regard the glorious Caliphs, especially Umar, had laid down a milestone and presented an effective model during their period.

## II. PRINCIPLES, PLAN AND MANAGEMENT OF BAIT AL-MAL

### A. Cardinal Principles of faruq's Fiscal Policy

It was in his first days as Caliph , that Umar Ibn Khattab declared his policies on financial affairs. As stated in *uyun*

1.Hasanuz Zaman, op.cit, p.138.

2.Ibid.



*al-akhbar*, " immediately after the inauguration ceremony, Caliph Umar took to the podium and delivered a very important speech, in which he laid down the cardinal principles of his fiscal and financial administration ".<sup>1</sup>

"O men.... I did not find the betterment of this mal (wealth of Bait al-Mal) except in three ways: (i) it is received by right, (ii) it is given by right, (iii) it stops from wrong. As regards my own position vis-a-vis this wealth of yours, it is like that of a guardian of an orphan . If I am well off, I shall leave it, but if I am hard pressed I shall take from it as is genuinely permissible."<sup>2</sup>

He continued by saying, " It is the wealth of general Muslims. There is no single Muslim who does not have a share in it. When these goods are in individual ownership they are valued; but when they become the common property of the Muslims they are treated as valueless, being Allah's wealth".<sup>3</sup>

" It is my endeavor to satisfy all requirements of the Muslims as far as possible. But if I fail to do so we shall try to practice austerities in our life so that we all may have a similar standard of living ".<sup>4</sup>

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1. Qutb Ibrahim Muhammad, al Siyasah al-Maliyah li Umar Ibn al-Khattab, Cairo. al-Haish al-Missriah al-amsh Li al-Kitab, 1984 .(arabic)

2. Ibid 23.

3. Ibid, 23.

4. Ibid, 23.

From the said speech we are able to summarize the main principles of al-Faruq's financial and fiscal policies in the following points:

- (1) Generating revenues through lawful means.
- (2) Spending the Bait al-Mal funds properly for the well being of the general masses.
- (3) Protecting the state properties from unjust utilization.
- (4) The Caliph and other officials were to administer the state finances, assets, and inventories like an "orphan's guardian".<sup>1</sup>

#### B. Umar's Plan for Bait al-Mal Management

Certain goals of Public Finance in Islam are clearly stated in the Qur'an and Sunnah. Zakat, for example, is clearly identified in terms of its sources and beneficiaries. Similar standards are also found, in jizyah, fay and ghanimah. However, the Shari'ah leaves the details of management and technicalities to Muslim scholars to come up, through ijtihad, with appropriate arrangements and planning suitable to meet the need of the time.

It is noted that Umar Ibn Khatab pioneered the administrative and structure planning for Bait al-Mal management, in the form of al-Diwan. Here we will try to see the main criteria of Umar's approach to public finance.

Qutb Ibrahim Muhammad has summarized the main distinctive

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1. For more details about these principles see appendix : (3).

characteristics of Umar's plan in the following four points :

1. Supremacy of the Shariah

Before deciding any policy or plan to undertake any activity, Umar always tried to make sure that his deed is in compliance with Quran and Sunnah<sup>1</sup> which are the main sources of Islamic law and information. The case of levying jizyah on Magian,<sup>2</sup> after ensuring the Prophetic tradition on it, underscores his commitment to the Qur'an and Sunnah as the guides of his policy formulation.

2. Consultation, Shura

in situation where an explicit text of Qur'an or Sunnah ruling on a particular case or for guiding the plan is not clear or available Umar consulted the leading companions on the matter. It is reported that Umar Ibn Khattab had set up a special consultative assembly called as Shu'ba al-Ifta,<sup>3</sup> with which he usually discussed most of the financial and political matters, and the plans to develop new strategies in defence and military matters. The committee consisted of Ali, Uthman, Muadh Ibn Jabal, Abd al-Rahman Ibn Auf, Ubayy Ibn

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1. Qutb Ibrahim Muhammad, op.cit, p.140 and after.

2. Magian or "Majushi" in arabic is the fire worshiper. Magian, if stay in Islamic state based on dhimmah contract, will be considered as a dhimmi.

3. Abd al-Karim al-Anani, Al-Kalifah al-Faruq Umar Ibn Khattab, Baghdad. Dar al-Shu'un al-Thaqafiah al-Anash, Iraq, 1989, p. 161.

### 3. Wisdom in Selecting the Alternatives

Umar Ibn Khattab was also known for his wisdom when choosing the competing alternatives for plans or policies. It is reported that Banu Taghlib, a Christian Arab tribe, due to certain economic reasons, refused to pay jizyah and asked to have zakat as a choice.<sup>2</sup> In this case Umar was confronted by two possibilities ; refusing their demand, which means allowing them to join unbelievers against the Islamic state, or approving their wish for the safety of Islam and Muslims. Based on long run strategy and maslahah of Muslims, he chose the second alternative rather than the first one.

### 4. Elasticity of the Plan

Another ingenious characteristic of Umar's financial approach is its elasticity of response to the need of the time and situation. In the year of general famine, for example, he not only cancelled the implementation of *hudud* on theft but also delayed the collection of entire revenues to the following

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1. Majid Ali Khan , The Pious Caliphs, (2 nd edition) Kuwait. Islamic Book Publisher, 1982 , p. 105.

2. Ibrahim Qutb Muhammad in his al-Siyasah al-Malish Li Umar Ibn Khattab, p.58, states that Banu Taghlib was economically not in position to pay jizya since they did not enough gold and silver as the cash money. They only had some flocks of live stock, and agricultural plantation. Therefore, their economic condition could afford to pay zakat rather than jizya. On the other hand , politically Banu Taghlib had a very close relationship with some of unbeliever tribe.

years. Also for the first time he reduced the commercial tax on some imported goods from 10 % to 5 % since the products were highly demanded by the society. <sup>1</sup>

### C. Al-Diwan, the Body of Bait al-Mal Management

Al-Diwan, in literal Arabic, is rooted from "dawwana" which means to collect or to register. Some scholars ascribe it to a Persian origin from "dev", to describe the secretaries.<sup>2</sup> Therefore, in administration terminology al-Diwan means a collection of records or sheets which are kept by a secretary or sahib al-Diwan in order to conduct and maintain proper management of Bait al-Mal.

It is reported that it was Walid Ibn Mughirah, a companion, who suggested to Umar to put Bait al-Mal management in the form of al-Diwan (register), dividing the account into liability and asset sides.<sup>3</sup>

In order to implement this suggestion Caliph Umar appointed Uqsil Ibn Abi Thalib, Mukhrimah Ibn Naufal, and Zubair Ibn Mut'im and gave them elaborate instructions to take care of Bait al-Mal revenues and prepare a list of all citizens of the Islamic State

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1. Qutb, op. cit. 140 - 141.

2. Hughes, Encyclopaedia of Islam, Leiden. E.J Beill, vol II, 1965, p. 323.

3. This suggestion is based on his experience during a trip to Syria. Some sources say that the suggestion came not from Walid, but Khalid. Others are of the view that the idea of preparing al-Diwan came when Abu Hurairah brought 500,000 dirhams as taxes from Bahrain. See Al-Mawardi, al-Ahkan al-Sultaniah, Beirut. Dar al-Kutub a--Ilmish, undated, p. 250.

, according to their tribes and families. In fact the classification began with Bani Hashim and Quraish, the family which the Holy Prophet belongs to. After completing the classification, Caliph Umar instructed that the payment of salaries, pensions and other allowances should be based on every individual's service to Islam, involvement in the battles and the relationship to the Prophet (P.B.U.H.).<sup>1</sup> Interestingly, the method of payment introduced by Umar was quite different from the ones used by the Prophet and Abu Bakr. This was so because his predecessors followed the policy of equal payments irrespective of the two factors used as a criteria by him.

It should be noted that later on special diwan for every item was also introduced, such as Diwan al-Khizanah for money and cloth, Diwan al-Ahra for cereals, and Diwan al-Silah for arms.<sup>2</sup> The officer in-charge in this accounting and management was called as - Sahib al-Diwan.

### III. NEW POLICIES FOR BAIT AL-MAL - THE MEANS OF REVENUE

It was in the period of Umar Ibn Khattab that the size of Bait al-Mal increased immensely, and he reorganized the entire system of state revenues on a very sound management and just basis. During his period the following were the main sources of revenue : (i) Jizya, (ii) Zakat, (iii) Kharaj, (iv) Ushr, (v)

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1. Al-Mawardi, op.cit, p.250.

2. ughes , op.cit, vol II, p .323.

Spoils of war, (vi) Tax on imported goods.

In this section, assuming that the reader is aware of the basic concepts behind each term used, we will concentrate on some new policies initiated and introduced by Umar in managing the sources of revenue to Bait al Mal.

### 1. Jizya

The word "jizya" is derived from "jaz" which means compensation or requital for good or evil. In its technical sense it means a tax imposed upon dhimmis<sup>1</sup> as a compensation for the protection given to them, and to their families and properties by the Muslim authority.

In general, jizya may be classified into two broad categories

#### a. Jizya imposed by agreement and treaty.

The amount which has been fixed by the terms of agreement may not be changed later .

#### b. Jizya imposed upon the population of a district conquered by force.

For the first type of jizya there was no fixed amount maintained, rather the rate is subject to the negotiations between

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1. Dhimmi is indigenous non-Muslim population in the Islamic State and under Islamic rule. The legal status of dhimmi was based on the contract called as *ahd dhimmah*. Due to that dhimmi were also called *ahl dhimmah*. For more details see Bat Ye'or, *The Dhimmi*, London. Associated University Press 1985, pp. 5 and after; Ibn Qayyim al-Jauziyah, *Ahkam ahl Dhimmah*, 3 third edition, Beirut . Dar al-Ilm Li al-Malayin, 1983 pp.10 and after .

the two parties. For the second, the prevailing rate during the times of the Prophet and Abu Bakr was one dinar per head per annum.

However, historical evidences show that the rate of jizya was changed during the Caliphate of Umar from a uniform rate of one dinar per head, to three types of rates depending upon the ability to pay : four dinars per head for the rich, two dinars for the middle class and one dinar per head for the lower middle class; while the poor were not charged jizya.<sup>1</sup>

## 2. Zakat

Undoubtedly, zakat is the most important obligatory payment levied on Muslims. Caliph Umar paid particular attention to zakat collection, management and administration. He was not only concerned with zakat fund management through reorganizing Bait al-Mal but also tried to re-evaluate and reconsider some items liable to zakat and the conditions pertaining to their zakatability.

Before the reign of Caliph Umar horses were exempted from zakat. The Holy Prophet and the first Caliph did not charge any zakat from the horse's owner. But the horses kept for trading were included in the group of zakatable articles by Umar. His plea was that during the time of the Prophet horses were not used

1. According to Abu Yusuf, money changers, dealers in cloth, land owners, merchans, and physicians were considered rich, while artisans such as tailors, dyers, cobblers and shoemakers were considered poor, Al-Kharai, p.382 as quoted by Irfan Mahmud Rana in Economic system under Umar the Great, Lahore. Muhammad Ashraf Publication, 1987, p. 59.



as an item of trade, but as they were being used for that purpose in his time they were therefore liable to be considered as wealth for zakat purposes.

Regarding the zakat on flocks and herbs, the prevailing opinion before Umar was that the livestock should be sawain which means pasturing, and free from any defects. In this regard Umar ordered that among the animals the blind, the emaciated, the young, the sick, the lame, be treated like the sound ones.<sup>1</sup> The genuine reason of this new ijtihad of Umar is that he used this standard to account the sawain animal in reckoning the nisab but not to receive them in the payment. For example, if one has 40 goats and five of them are blind. According to the opinion of the majority of companions this stock of goats is not zakatable since the number of goats free from any defect is only 35 which does not yet reach the nisab (40). According to Umar, this herd of goats is zakatable and fulfills the condition of nisab (i.e 40) if we add the five blind to 35 healthy ones. However, the payment of zakat (which equals one goat in this case), should be taken from one among 35 the healthy ones and not from 5 the blind ones.

Besides, unlike his predecessors, Umar considered honey as an item liable to zakat. It was narrated by Amr Ibn Shuaib that Umar had said, "Whatever you found from honey in the ground its zakat is one tenth, but if you found it in the mountain pay only -----"

1. Irfan Mahmud Ra'ana, op.cit, p.41

one twentieth of it as your zakat ".<sup>1</sup> From this saying we realize that he considered honey as one of the agricultural goods.

Another significant point of Umar's policy on zakat is his policy to maintain a fiscal policy of ease by cancelling zakat and other kinds of taxes during the famine year until the economic conditions of the Islamic State returned to normal. When Muslims were well off again, he ordered Bait al-Mal officers to double the zakat for its payers to compensate for the expenditure during the famine year and also to provide for the budget for the current year budget.<sup>2</sup>

### 3. Kharaj

The earlier tradition in distributing spoils of war was that one fifth of the share was set aside for the Imam<sup>3</sup> and the rest was divided among the military forces. The one fifth share reserved was to be for Allah and the Prophet, and for charitable purposes (i.e for those to whom charity is due, like orphans, the needy, and wayfarers).<sup>4</sup>

After the conquests of Iraq, Syria and Egypt, the direct distribution of land for victorious army was quite impossible

1. Qutb Ibrahim Muhammad, opcit, p.36

2. Ibn saad, Al-Tabaqat al-Gubra, Beirut. Dar al-Sadir, undated, vol 3, p. 323.

3. Imam here refers to the Ameer / leader of the Islamic State.

4. In al-Anfal verse 41 states that "and know that out of all the booty that you may acquire (in war) a fifth share is assigned to Allah and to Messenger, and to near relatives, orphans, the needy, and the wayfarer.

since the conquered lands were very big and consisted of countries with area in millions of square kilometers. Therefore the foremost problem for the Caliph was the question of how to deal with these lands and to set up an agricultural system for these countries.

Caliph Umar developed a set of arrangements for the assessment and collection of kharaj. For example, the kharaj imposed by Caliph Umar was of two kinds : Proportional Kharaj, and Fixed Kharaj. Proportional Kharaj consisted of a proportion like one third or one fourth of the produce of the land. The fixed kharaj is a fixed amount charged on per unit of area or per tree.<sup>1</sup>

The rate imposed on the land was determined according to the quality of land and methods of irrigation. In other cases, kharaj was assessed according to the tax bearing capacity of land. Al-Mawardi, for example, states : "the factors which determined the tax paying capacity of land were : the quality of land, the kinds of crops grown therein and the method of irrigation".<sup>2</sup> From this, it can be argued that Umar applied the principle of "ability to pay" .

#### 4. Ushr

Literally Ushr means one-tenth .Technically it implies one-tenth of the produce of land taken from Muslims if the land is irrigated by natural sources or canals. However, if the land is

1. Athar Husain, The Glorious Caliphs, Lucknow. Academy of Islamic research and Publication, 1974, p.201.

2. Al- Mawardi, op.cit, p.223 and after.

irrigated by wells the amount payable is only one-twentieth of the produce. The land upon which the Ushr is imposed is called Ushr land. Lands categorized as Ushr lands are :

- (a) those which belonged to Arabs who had accepted Islam.
- (b) or those lands which were settled by a Muslim when any dhimmi landlord died heirless or his land was confiscated due to his rebellion.
- (c) or those lands which lay barren and were brought under cultivation by a Muslim.<sup>1</sup>

During the Caliphate of Umar ushr land increased considerably. This was due to the purchase of lands by Muslims from Copts in Egypt, giving of iqta<sup>2</sup>, conversion of dhimmis to Islam and by virtue of treaty entered into with Banu Taghlib who paid ushr on land unlike other Christians who paid kharaj on their lands.

In order to fine-tune the smooth running of ushr land administration and avoid double taxation on Muslim lands, Caliph Umar exempted habitation and cemeteries from the tithe. Similarly Umar levied no tax on vines, peaches, and pomegranates, while wine and oil were considered liable to tax.<sup>3</sup>

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1. Ibid, p.214.

2. Iqta land is the land which given by Islamic government to a particular Muslim to be brought under cultivation for certain period of time.

3. Irfan Mahmud Ra'ana, opcit, p.53,54

## 5. Spoils of War

The word spoil, or "ghanimah" in Arabic, technically means property taken by force of arms from the infidel in a war. If the wealth is taken in peace, it is called "fay". The valuable contribution of Caliph Umar in rearranging the revenues from spoils of war is that he left the conquered lands, most notably sawad al-Iraq, to the original owners, and imposed kharaj upon them. For this newly imposed policy he argued that "If the lands were distributed among soldiers, they would settle down on them in order to cultivate them, and so they would stay away from the holy war and the enemy would then return to the charge upon the Muslims. But if the lands are returned to the unbelievers who are more familiar with this art and made subject to the payment of kharaj, the Muslims can devote their time to the holy war. In this way, future generations of Muslims will also have a right in these lands; if these lands were distributed among the victorious army immediately, future Muslims would have been wronged ".<sup>1</sup>

## 6. Duty on Imported Goods

Apart from the tributes and taxes, the Bait al-Mal received revenues from other sources as well; most important of them being the customs duty and later the sales tax. Duty on imported goods was introduced for the first time by Caliph Umar. He was informed by Abu Musa al-Ashari that Muslim traders selling in other countries were subjected to a tax of ten percent on their

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1. Shams al-Din al-Sharakhsi, Al Mabsuth, Beirut. Dar al-Ma'rifah 1986, vol X, p.40.

sale proceeds. Umar directed that the similar tax will levied in the Islamic State upon the imported goods.<sup>1</sup>

In the beginning this import duty was imposed on the Jewish and the Christian traders, most notably Christians of Manbij. Later on, it was extended to Dhimmis and Muslims as well.<sup>2</sup> The rates of this duty were ten, five, and two and half percent for infidels, Dhinnis, and Muslims respectively.

It should be mentioned here, that when some imported goods were highly demanded by domestic consumers Caliph Umar reduced the tax of Ushur al-tijarah. Abu Ubsaid in his *al-Anwal* states that " Nabatean traders, who frequented the market in Madina, were also taxed at a rate of ten percent, but in order to fulfil domestic demand for oil and wheat, these two commodities were taxed at a lower rate of five percent. <sup>3</sup> This phenomenon, no doubt reflects the flexibility of Umar's administration and his fiscal policy, and his recognition of the importance of a basic need fulfilment.

#### IV. EXPENDITURES

As mentioned elsewhere in this paper, in the early days of the Islamic State the priority of the fiscal policy was to distribute all revenues as soon as they were received. During the

1. Abu Yusuf, *Kitah al-Kharaj*, Beirut. Dar al-Shuruq, 1985, pp. 288 and after..

2. Athar Husain, *opcit*, p.215.

3. Abu Ubsaid al-Qasim, *al-anwal*. Cairo. Dar al-Fikr, 1981, p.60.

times of the Holy Prophet and Caliph Abu Bakr, the need to put aside some funds was not realized. This may be due to the negligible amount that came to the Bait al-Mal. The situation, however, changed after the conquest of Syria and Iraq which brought in substantial income to Medina. In view of this regular inflow of substantial resources, Caliph Umar developed a different approach to public expenditure in the Islamic state.

In the following pages we will attempt to discuss this issue by analyzing four main heads of expenditure in Umar's new approach namely : pensions and allowances, defence, agriculture, and public welfare. The emphasis in the analysis will be placed on the new methods of distribution advocated by Caliph Umar.

#### 1. Pensions and allowances

The main purpose of granting the annual pensions and allowances during the time of Caliph Umar was to distribute the money income throughout society and particularly to the Muslims who volunteered themselves for the defence of the faith and state.

The administration of allowances and pensions was organized by maintaining two registers (diwans). One of them contained the census records and the amount that was payable to each pensioner and the other contained the revenues. It also included the salaries that were paid to the civil employees in various departments of the state.

The scheme of pensions and allowances initiated and developed by Umar can be summarized in appendix : (1) . Apart from these fixed scales of pensions, other scales of allowances were

also used for administrative officers. The main considerations were position, generosity, courage and honesty, and loyalty to the Prophet (PBUH).<sup>1</sup>

## 2. Defence

In the early days of Islam there was no regular standing army with a formal structure and set up. On the occasion of any battle contingencies were raised from the various tribes and they were disbanded when the battle was over. No regular salaries were paid to those who fought. Rather, they were compensated by distributing the spoils of war among them.

Caliph Umar initiated the organization of a regular army as a permanent governmental department. The most noteworthy of his proposals in this connection was to turn the whole manpower of the country into an army, making every Muslim the soldier of Islam. This reform was introduced in 637 A.D.<sup>2</sup>

During his time a register of all adults who could be called to war was prepared, and a scale of salaries was fixed. The most important items of that scale are given in appendix : (2).

Under the army department, there was a separate commissariat unit which was responsible for supplies to and the maintenance of the army. All the food stocks were collected at one place, and from there disbursed on the first of every month. Fay and booty were disbursed at different times. The fay was paid in the begin-  
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1. Abu Ubaid, op.cit, p. 213; al-Mawardi, op.cit, p. 251.

2. Mas'ud - ul- Hasan, Hadrat Umar Faruq, Lahore. Islamic Publication, 1982, p.158-159.