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CONCEPTS AND IMPLEMENTATION OF STATE FINANCE DURING THE ERA OF THE RIGHTLY GUIDED CALIPHS (AL-KHULAFĀ' AL-RĀSHIDŪN)

Casnadi

Syarif Hidayatullah State Islamic University Jakarta, Indonesia (abumujahidalghifari@gmail.com)

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ABSTRACTS

This study aims to analyze the concept of state finance during the era of al-Khulafā' al-Rāshidūn, examine the sources of state revenue and expenditure, and explore the fiscal policies implemented by the Rightly Guided Caliphs in managing public finance. The research employs classical Islamic public finance literature as primary sources, namely Kitab al-Amwāl by Abū 'Ubaid, Kitab al-Kharāj by Abū Yūsuf, and al-Aḥkām al-Sulṭāniyyah by al-Māwardī. Secondary sources consist of authoritative works of Islamic jurisprudence from the four Sunni schools of law, classical Qur'anic exegesis, and major hadith compilations. This study adopts a qualitative approach using text-based content analysis by critically examining classical scholars' discussions on state revenue and expenditure management during the period of al-Khulafā' al-Rāshidūn. The findings reveal that the state played a crucial role in promoting public welfare through just financial governance grounded in the principle of maṣlahah (public interest). State revenue sources during this period included zakat, infaq, sadaqah, waqf, 'ushūr, jizyah, kharāj, ghanimah, and fay'. Meanwhile, state expenditures were allocated to public officials' salaries, military allowances, pensions for veterans, defense budgets, infrastructure development, Islamic propagation, education, and social welfare programs. This study highlights the relevance of classical Islamic public finance principles in addressing contemporary fiscal governance challenges.

A. INTRODUCTION

Welfare is one of the primary objectives in economic development and state governance, both normatively and practically. In the Islamic perspective, welfare (*al-rifāh*) encompasses material, spiritual, and moral dimensions, which collectively aim to foster a balanced and harmonious society. (Aslamah & Nurwahidin, 2023) This differs fundamentally from the concept of the welfare state in modern economics, which primarily emphasizes material well-being without adequately considering spiritual and moral dimensions. Contemporary Muslim economists and thinkers such as M. Umar Chapra, M. Abdul Mannan, Afzalur Rahman, and Muhammad Syarif Chaudry assert that an Islamic welfare state is not limited to providing economic prosperity, but also seeks to instill moral and spiritual values as an integral part of social development. Therefore, welfare in the Islamic framework is more comprehensive, whereas the conventional welfare state represents a partial approach that focuses predominantly on economic aspects. (Febriyanti & Sapa, 2025)

Further scholarly examination of this distinction has been conducted by Agus Purnomo, Ariza Fuadi, Martini Putri Pusparini, and Muhaimin, who emphasize that the Islamic economic system aims to achieve both material and spiritual well-being simultaneously, whereas the welfare state focuses primarily on material welfare. This fundamental difference constitutes a defining characteristic that distinguishes the Islamic economic system from other systems, including capitalism and socialism. Nevertheless, there are also certain similarities between the two. Sukron Kamil argues that the welfare state represents a mixed economic system, essentially a revised form of capitalism that incorporates selected elements of socialism. In practice, the welfare state recognizes the role of the state in providing public services and social benefits, such as education, healthcare, housing, and social assistance for society. These similarities indicate that, despite their differing philosophical foundations, both systems share the common objective of enhancing societal welfare. (Furkon, 2024)

Nevertheless, the welfare state continues to overlook the spiritual and moral dimensions, which constitute the fundamental pillars of welfare in Islam. This principled difference is reflected in the obligation to pay *zakat*, the prohibition of greed, and the prohibition of engaging in business practices that are religiously unlawful, all of which are absent in the concept of the welfare state. (Furkon, 2024) The emergence of the welfare state as a mixed economic system reflects its development as a response to strong critiques of pure capitalism from a Marxist socialist perspective, as well as to the Great Depression of the 20th century, which led to the collapse of a large number of banks in the United States. (Papadakis & Tzagkarakis, 2025) The ideas of John Maynard Keynes revised capitalism by incorporating a role for the state in managing the economy and promoting public welfare; however, the focus remained primarily on material well-being. According to M. Abdul Mannan and Muhammad Syarif Chaudry, the welfare state is grounded in Marxian philosophy and the principles of Pigouvian welfare economics, both of which emphasize material welfare without adequately addressing spiritual and moral dimensions. (Zakariya et al., 2025)

In practical terms, Islam established a comprehensive system of fiscal policy from the very inception of the Islamic state. This system encompasses the regulation of both state revenues and expenditures, with the objective of fostering a just society through balanced wealth distribution. The Qur'an gradually revealed verses outlining the sources of state income and expenditure, which were subsequently implemented directly by the Prophet ﷺ and continued by the al-Khulafā' al-Rāshidūn. This demonstrates that Islamic public financial management is not merely theoretical, but has been practically implemented since the seventh century. As head of state, the Prophet ﷺ introduced a new concept of public financial management that had not previously been known. (Pujiono et al., 2025).

The implementation of the Islamic public finance system by the al-Khulafā' al-Rāshidūn succeeded in creating tangible welfare for society. During the caliphate of Abū Bakr al-Ṣiddīq r.a., state wealth was distributed equally among all citizens, both officials and ordinary people. Under the leadership of 'Umar ibn al-Khaṭṭāb r.a., allowances were allocated based on individual contributions and services to Islam, yet they were still provided to all members of society, including children, even those newly born and recently weaned. In addition, supplementary assistance in the form of staple goods, such as wheat, was distributed regularly on a monthly basis. During the caliphate of 'Uthmān ibn 'Affān r.a., society was encouraged to compete in giving charity and paying zakat. Hasan al-Baṣrī described the social conditions of that time by noting that people would distribute their wealth almost every day, to the extent that some would call upon others to come and take a share of their property. (Agustin et al., 2025)

Contemporary conditions indicate that the Islamic public finance system is capable of generating comprehensive welfare by integrating material, spiritual, and moral dimensions. However, modern literature remains limited in providing detailed discussions on the mechanisms of Islamic public financial management during the era of the al-Khulafā' al-Rāshidūn, including the principles of distribution, allocation, and the fiscal policies implemented in practice. This research gap constitutes a crucial foundation for the present study, which aims to analyze the concepts, sources of revenue, expenditures, and policies of the al-Khulafā' al-Rāshidūn in managing state finances. (Ismail et al., 2025)

This study argues that public financial management based on Islamic principles is not only capable of meeting the economic needs of society, but also of instilling moral and spiritual values that form the foundation of true welfare. The focus of the research is directed toward the management practices of state revenues and expenditures during the era of the al-Khulafā' al-Rāshidūn as a model for the holistic implementation of Islamic economics. By understanding and replicating these principles in a contemporary context, this study offers solutions for the development of Sharia-based public policies that are just, sustainable, and capable of enhancing overall societal welfare.

B. METHOD

The research method employed in this study is descriptive qualitative (Siyoto & Sodik, 1959) with the aim of analyzing the concept and implementation of state finance, particularly in relation to the management of revenue sources and expenditures during the period of al-Khulafā' al-Rāshidūn. This study also examines the policies implemented by al-Khulafā' al-Rāshidūn in managing state finances. A historical approach is employed, as this research focuses on the 30-year period of their rule, spanning from 11 to 41 Hijriyah or 632 to 661 CE. (Rusli Siri & Abdullah, 2021). The historical approach is considered essential because Islamic teachings and economic policies emerged within a concrete context closely مرتبط dengan kondisi sosial masyarakat pada masa tersebut.

Data collection was conducted through a library research method. (Bryman, 2008) by utilizing two types of sources, namely primary and secondary sources. The primary sources consist of classical works that discuss Islamic public finance, including Kitāb al-Amwāl by Abū 'Uбайд, Kitāb al-Kharāj by Abū Yūsuf, and al-Aḥkām al-Sultāniyyah by al-Māwardī. In addition, this study also employs primary historical data from Tārīkh al-Ṭabarī to obtain historical information on the management of state finances. Secondary sources include major works of tafsīr, the classical jurisprudence (fiqh) texts of the four madhhabs, collections of ḥadīth, as well as relevant academic literature and journal articles related to the research topic. For secondary historical data, this study refers to al-Bidāyah wa al-Nihāyah by Ibn Kathīr and Tārīkh al-Khulafā' by al-Suyūṭī.

Data analysis was conducted using a content analysis methodology. Through this approach, the researcher examined classical scholarly works to identify the concepts and practices of managing state revenues and expenditures during the era of the al-Khulafā' al-Rāshidūn. This analysis was further strengthened by references to secondary sources in order to obtain a more comprehensive and contextual understanding. Based on these procedures of data collection and analysis, the study produces conclusions regarding the concepts and implementation of state finance, the mechanisms of revenue and expenditure, as well as the fiscal policies applied by the al-Khulafā' al-Rāshidūn, thereby providing a systematic depiction of the application of Islamic public finance principles in the early period of Islamic governance.

C. RESULT AND DISCUSSION

1. Result

Based on an analysis of historical and juristic sources, this study reveals that the system of state finance during the era of the al-Khulafā' al-Rāshidūn was built upon an evolutionary and gradual foundation. State revenue sources developed from an initial reliance on voluntary charity in the early period of Islam into a more structured system with the introduction of key fiscal instruments. These instruments included zakat, which functioned both as a religious obligation and the backbone of social security; ghanimah, or war booty, whose distribution was regulated in the Qur'an; and fay', which referred to wealth acquired without warfare.

As the territory of the Islamic state expanded, more complex fiscal instruments were developed, such as *jizyah*, a levy imposed on protected non-Muslims; *kharāj*, a land tax applied to conquered territories; and *'ushūr*, or customs duties on cross-regional trade, which was formally institutionalized by Caliph 'Umar ibn al-Khaṭṭāb. In addition, the practice of *waqf*, particularly in the form of productive land endowments, emerged as an important instrument for ensuring long-term economic sustainability, although it was not always explicitly elaborated in classical works of political jurisprudence.

The management of state finance during this period was also marked by distinctive policies and reforms introduced by each caliph. Caliph Abū Bakr al-Ṣiddīq affirmed the authority of the state in *zakat* collection and implemented an egalitarian distribution system. The peak of fiscal reform occurred under Caliph 'Umar ibn al-Khaṭṭāb, who carried out comprehensive changes, including the institutionalization of the *Bayt al-Māl*, the establishment of the *'ushūr* system, the innovative policy of managing conquered lands as state assets subject to *kharāj*, as well as monetary reforms through the standardization of currency and market supervision to ensure economic stability. Caliph 'Uthmān ibn 'Affān contributed by enhancing the productivity of state assets through land grants with fixed contributions, while Caliph 'Alī ibn Abī Ṭālib emphasized fiscal austerity and the full distribution of state revenues.

Further findings indicate that state expenditures were allocated systematically across various sectors of public welfare. Government spending, including salaries for state officials, was primarily financed through *fay'*-based revenues such as *kharāj* and *jizyah*. The defense and security sector was funded through *ghanimah*, *fay'*, and specific allocations from *zakat*. Infrastructure development, including roads, bridges, and new urban centers, was largely financed through *kharāj* revenues. The state also fulfilled its social welfare function by distributing *zakat* and *fay'* funds to eligible beneficiaries, with variations in distribution models ranging from egalitarian to proportional systems based on contribution. In addition, the state supported education and religious propagation by providing stipends to teachers, scholars, and preachers, thereby underscoring its role in advancing knowledge and religious values. Overall, this system represents an integrated model of public finance grounded in justice and oriented toward societal welfare.

2. Discussion

The findings of this study on the system of state finance during the era of the *al-Khulafā' al-Rāshidūn* not only map historical facts, but also open avenues for in-depth discussion on the philosophical principles, operational mechanisms, and contextual relevance of the model. The fiscal and monetary framework implemented during this formative period of Islam represents a unique synthesis of revelation, reason (*ijtihād*), and rapidly evolving socio-political realities. This discussion elaborates on the research findings by analyzing several crucial dimensions, namely the evolutionary and responsive nature of policy, the

philosophical foundations of justice and public welfare as its core, the dynamics between territorial expansion and fiscal independence, and the integration of ethical and spiritual values within a rational economic policy framework. A deeper analysis of these dimensions is expected to reveal the internal logic of the system and offer valuable perspectives for contemporary discourse on Islamic public economics.

First, the Islamic public finance system during this period exhibited a highly evolutionary and context-responsive character. It did not emerge in a fixed and finalized form from the outset, but rather developed organically alongside the transformation of the state from a small community in Madinah into a multicultural empire. During the Meccan phase and the early Medinan period, the financial structure remained relatively simple, relying heavily on communal solidarity and voluntary charity. A significant transformation began after the Battle of Badr (2 AH) with the revelation of regulations concerning *ghanimah*, marking the formal recognition of state revenue derived from defense-related activities.

The obligation of *zakat*, which was initially absolute in nature, was later structured with specific regulations regarding *niṣāb*, *ḥawl*, and eligible beneficiaries (**mustaḥiq**), transforming it from an individual charitable act into a measurable instrument of state fiscal policy. (Habie, 2022) The peak of this system's responsiveness is evident during the caliphate of 'Umar ibn al-Khaṭṭāb. Confronted with increasingly complex administrative realities resulting from large-scale conquests (**futūḥāt**), 'Umar introduced a series of monumental *ijtihād*-based policies. His decision not to distribute the lands of Sawād, Iraq, and Egypt to the conquering troops, but instead to designate them as state assets subject to **kharāj**, stands as a classic example of a visionary long-term fiscal policy. (Alimuddin et al., 2022)

Similarly, the establishment of *'ushūr* represented both a pragmatic and strategic response to the increasing volume of cross-regional trade within an expanding state. This evolution demonstrates that Islamic public law (*siyāṣah māliyyah*) possesses a high degree of adaptability, whereby universal principles such as justice and public welfare are implemented through policy instruments (*sulūk al-imām*) that are adjusted to the needs and circumstances of the time (*maṣāliḥ al-zamān*).

Second, behind the diversity of instruments and policies, there lies a firm philosophical foundation, namely justice (*al-'adālah*) and public welfare (*al-maṣlaḥah al-'āmmah*). (Wijayati, 2021) This principle is concretely manifested in two domains: revenue and expenditure. In terms of revenue, the principle of vertical justice, imposing obligations according to one's capacity, is clearly reflected in the assessment of *jizyah* and *kharāj*. The rate of *jizyah* was differentiated based on economic strata, namely the wealthy, the middle class, and the less affluent, while the burden of *kharāj* was determined according to the fertility of the land and the type of crops cultivated. Classical scholars such as Abū 'Ubaid even emphasized that these obligations could be reduced if they became excessively burdensome. (Pujiono et al., 2025) The principle of justice (*al-'adālah*) serves as a fundamental foundation in ensuring fairness, balance, and proportionality in both the formulation and implementation of public financial policies. (Maulidya &

Fahrullah, 2021) Horizontal justice, defined as equal treatment under equal conditions, is reflected in the uniform structure of 'ushūr applied to each category of traders, whether Muslim, dhimmī, or ḥarbī, although the percentages may differ. On the expenditure side, the principles of public welfare and distributive justice serve as the primary guiding framework.

The allocation of funds for public infrastructure development, such as roads, bridges, water channels, and mosques, reflects the state's orientation toward improving collective quality of life. The allowance system ('atā') implemented by 'Umar, although subject to debate due to its differentiation based on seniority in Islam and contributions to the struggle, essentially represents an effort to realize compensatory justice (al-'adālah al-i'tiwāḍiyyah). He argued that those who had made greater sacrifices during difficult times deserved higher compensation. The debate between Abū Bakr's egalitarian model and 'Umar's proportional model itself illustrates a dynamic dialectic among leaders in interpreting and applying the principle of justice, with full awareness of the shifting societal context from conditions of conflict to stability and prosperity.

Third, the findings highlight a complex symbiotic relationship between territorial expansion (futūḥāt) and the fiscal independence of the state. Major sources of revenue such as ghanīmah, fay', kharāj, and jizyah were directly or indirectly derived from processes of conquest and expansion. This raises critical questions regarding the sustainability of such a model within a political entity whose geographical boundaries have stabilized. However, this discussion must move beyond the simplistic view that the system relied merely on "war-based revenues."

'Umar's ijtihād in managing conquered lands as productive state assets generating annual kharāj effectively transformed one-time revenue (ghanīmah) into sustainable, recurring income. In other words, the state did not merely extract wealth but established a long-term productive economic base. Similarly, the imposition of 'ushūr on trade reflects the state's recognition of its role in providing security and infrastructure that facilitate economic activity, thereby justifying contributions from merchants through customs duties. Therefore, the key principle to be drawn is not dependence on territorial expansion, but rather the authority of the state to manage strategic resources such as land and trade routes and to levy contributions from those who are protected by or benefit from state-provided facilities in order to finance public services. This principle remains relevant in the modern state context, even though the forms of instruments and taxable objects may differ significantly. (Karim, 2016).

Fourth, one of the most compelling aspects of this system is the close integration between spiritual-ethical values (qiyam rūḥiyyah akhlāqiyyah) and the formulation of rational economic policies. This integration operates in two directions. From the spiritual to the policy dimension, religious obligations such as zakat are transformed into formal fiscal instruments and institutionalized social security mechanisms. Normative values such as solidarity (takāful) and concern for the vulnerable (ḍu'afā') are institutionalized through the distribution of zakat and fay' to the eight eligible beneficiary groups (aşnāf). Conversely, from policy to the spiritual dimension, monetary policies and market supervision (ḥisbah)

implemented by ‘Umar were designed to create an economic environment aligned with Islamic ethical principles. (Qoyum et al., 2021, p. 116)

The prohibition of *ribā*, hoarding (*iḥtikār*), and fraud in measurement, as well as the encouragement of modest living and productive investment, were not merely technical policies aimed at controlling inflation. Rather, these measures constituted concrete efforts to achieve economic stability by purifying the market from practices considered morally and socially harmful. This demonstrates that within this paradigm, economic stability is not attained solely through the manipulation of macroeconomic variables, but also through the establishment of a just social order grounded in ethical values. Leaders function not only as technical regulators, but also as guardians of public morality (*murāqib akhlāqī*).

Fifth, the successful implementation of this system depended heavily on the quality of leadership characterized by integrity, clear vision, and public accountability. The legitimacy of ‘Umar’s fiscal policies, such as the introduction of *‘ushūr*, which had no precedent during the time of the Prophet, was accepted due to the tacit consensus (*ijmā’ sukūṭī*) of the Companions and, more importantly, because of public trust in his justice and sincerity. The modest lifestyle of the caliphs, transparency in the distribution of public wealth, and their openness to criticism, such as the well-known objection of a woman to ‘Umar regarding dowry regulations, fostered a strong relationship of trust between the government and the people.

This accountability rendered the authority of the state in collecting and distributing wealth legitimate. In this context, the financial system did not operate in a political vacuum; rather, it was highly vulnerable to misuse if not supported by righteous leadership (*al-imām al-‘ādil*). These findings underscore that in the study of Islamic economics, institutional structures and good governance are indispensable prerequisites for the effective design and implementation of fiscal and monetary policies.

Overall, the system of state finance during the era of the *al-Khulafā’ al-Rāshidūn* offers a rich conceptual model in which diverse and context-sensitive policy instruments are unified by strong philosophical principles, namely justice, public welfare, and the integration of values. This model emerged from a dynamic interaction between sacred texts, rational *ijtihād* by leaders, and the demands of a transforming state. The key lesson for contemporary discourse lies not in the literal replication of instruments such as *kharāj* or *jizyah* within modern nation-states, but in emulating their methodology (*manhaj*), namely the ability to translate universal Islamic principles into innovative, just, and sustainable public policies, while remaining oriented toward the ultimate goals of comprehensive welfare and social justice (*al-falāḥ wa al-‘adālah al-ijtimā’iyyah*). The intellectual challenge today is to continue this project of *ijtihād* in order to design public economic systems that remain faithful to the spirit and principles of the classical model, while being responsive to the complexities of the global economy in the twenty-first century.

D. CONCLUSION

Based on a comprehensive analysis of primary and secondary data, including scriptural sources (*nash*), classical works of *fiqh siyāsah māliyyah*, and Islamic historiographical records, this study concludes that the model of public financial management during the period of the al-Khulafā' al-Rāshidūn (11–41 AH/632–661 CE) represents an integral, visionary, and value-oriented paradigm of state financial governance. This paradigm consistently adheres to the normative framework of Islamic law, positioning the principles of justice and universal public welfare as the central axis in both the formulation and implementation of policies. More specifically, the findings of this study successfully address the three research questions posed.

First, the normative foundation of state financial management during the era of the al-Khulafā' al-Rāshidūn is authentically derived from revelation and the Sunnah of the Prophet ﷺ. Each major fiscal instrument, such as zakat, ghanīmah, fay', and jizyah, possesses explicit theological grounding in the scriptural sources. However, the strength and uniqueness of this system lie in the capacity for collective ijtihād exercised by the caliphs and their consultative councils (majlis al-shūrā) when confronting new realities for which no direct precedent existed during the time of the Prophet. Landmark ijtihād-based policies, such as Caliph 'Umar ibn al-Khaṭṭāb's decision not to distribute conquered lands but to impose kharāj, as well as the establishment of the 'ushūr system, were formulated through deliberative processes involving experts and careful consideration. The principles of justice, both vertical and horizontal, along with long-term public welfare considerations, served as the ultimate guiding criteria in all fiscal and monetary policy decisions.

Second, at the operational level, the al-Khulafā' al-Rāshidūn implemented a responsive and balanced budgeting principle, whereby state expenditures were proportionally aligned with actual revenues, often with a tendency to generate surpluses that were reinvested into development. State revenues were managed systematically and in a differentiated manner, encompassing religious-social instruments such as zakat, infaq, ṣadaqah, and waqf, which were sourced exclusively from Muslims and allocated for designated socio-religious purposes, as well as state fiscal instruments such as ghanīmah, fay', kharāj, jizyah, and 'ushūr, derived from defense, diplomacy, and economic activities within the realm. On the expenditure side, budget allocations were comprehensively designed to finance government administration, defense and security, infrastructure development, and social as well as religious welfare. This diversification of revenue sources and the broad scope of expenditure demonstrate the emergence of a conceptually modern state budgeting system.

Third, the effectiveness of public financial management during this period was underpinned by the adaptive capacity and moral accountability of the caliphs. They successfully optimized various sources of revenue by adjusting policies in response to changing circumstances, such as transforming war booty into productive state assets that generated sustainable land tax revenues. Expenditures were also allocated in a targeted manner based on priority and the urgency of public welfare. Fluctuations in revenue and expenditure over time were accepted as inevitable and were addressed through flexible yet principled policies.

The fundamental foundation of this success lies in the internalization of leadership values, including prudence, trustworthiness, justice, and transparency in managing public finances. Key policies that characterized this period include the strict enforcement of fiscal obligations, the institutional development of the Bayt al-Māl with systematic administration, the transformation of conquered assets into endowments for intergenerational public benefit, and firm state intervention to prevent monopolistic practices, hoarding, and market distortions detrimental to society. Overall, this model offers a conceptual framework for public financial governance that is not only efficient and effective, but also ethical, just, and sustainable.

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