
AN ANALYSIS OF FISCAL AND MONETARY POLICIES DURING THE LEADERSHIP OF UMAR IBN ABDUL AZIZ A HISTORICAL REVIEW AND ITS RELEVANCE TO CONTEMPORARY ECONOMICS

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ABSTRACTS

This study aims to analyze the fiscal and monetary policies implemented by Caliph Umar bin Abdul Aziz and examine the relevance of these policy principles in addressing contemporary economic challenges, particularly in terms of wealth distribution justice, price stability, and public financial management. This research employs a qualitative method using a library research approach, involving the review of classical and modern literature, including Islamic historical texts, Islamic economic literature, and relevant academic journals. The findings reveal that Umar bin Abdul Aziz applied justice- and efficiency-based fiscal policies, such as the optimization of zakat, the abolition of non-sharia levies, and equitable wealth distribution. In terms of monetary policy, he maintained currency stability and prohibited the hoarding of dinars and dirhams, which contributed to price stability and the reduction of structural poverty. In conclusion, the economic policies of Umar bin Abdul Aziz are not only historically significant but also offer a normative framework for formulating modern fiscal and monetary policies that are just, transparent, and oriented toward public welfare.

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A. INTRODUCTION

In the 8th century CE, the Islamic world witnessed the emergence of a highly influential reformist leader in Islamic economic history, Caliph Umar ibn Abdul Aziz. Although his reign lasted only two years and five months (717–720 CE), Umar ibn Abdul Aziz succeeded in establishing a foundation of economic policies based on justice and Sharia values, with impacts felt throughout the Umayyad Caliphate (Mahyuddin & Fitriani, 2022). He was known as a caliph who successfully balanced state interests and public welfare through wise fiscal and monetary policies (Hasanah & Syukri, 2023). His concept of state financial management reflected principles of transparency, social justice, and efficiency in government spending (Asri & Nurhadi, 2022). This indicates that Islam had already developed a superior and applicable model of fiscal and monetary governance long before modern economic systems emerged (Mubarak & Thahir, 2023).

One of the main factors that encouraged Umar ibn Abdul Aziz to implement reforms was the economic inequality that afflicted society in the previous period. As the Umayyad dynasty expanded its territory, various taxes such as *jizyah* (tax on non-Muslims), *kharaj* (land tax), and *ushur* (customs duties) were imposed excessively, even on those who should not have borne such burdens (Hasan, 2023). Many historical reports state that these levies not only burdened the people but also became a source of injustice due to abuse and the accumulation of wealth among a handful of elites (Afandi & Ramadhani, 2022). It was under such conditions that Umar ibn Abdul Aziz emerged with a transformative agenda. He abolished un-Islamic taxes, exempted new converts from *jizyah*, and tightened supervision over the collection and distribution of *zakat* (Rahman & Fauzan, 2024). His approach, based on the principles of *maqasid al-shariah*—preservation of religion, life, intellect, lineage, and wealth—ensured that his economic policies aligned both spiritually and socially (Fadhilah, 2022).

In the area of fiscal policy, Umar ibn Abdul Aziz reorganized the state's revenue sources by prioritizing *zakat* as the main instrument of wealth redistribution (Hidayatullah & Fitria, 2023). According to historical records, during his rule, the state no longer relied solely on *jizyah* and *kharaj* but instead optimized *zakat* and the just management of the *bayt al-mal* (public treasury) (Saleh & Nursyamsi, 2022). He abolished additional taxes that burdened the public and closed loopholes in the distribution of public funds. He also directed *zakat* funds to be allocated correctly, targeting the eight eligible categories as mentioned in the Quran, Surah At-Tawbah verse 60 (Yusri & Kurniawan, 2022). *Zakat* was not only seen as an individual obligation but was centrally managed by the state through the *bayt al-mal*. This management was carried out transparently, and its distribution was directed to the rightful recipients. Research shows that *zakat* can serve as a systematic and sustainable tool for poverty alleviation (Iqbal & Mirakhor, 2011). A significant result of this fiscal policy was the drastic reduction in poverty. One report states that during his reign, there were almost no people willing to accept *zakat* because all basic needs had been met (Nugroho & Muslimin, 2024). This is an indicator of the success of a fiscal policy oriented toward justice and public welfare (Kusuma & Halim, 2023).

In addition to fiscal policy, Umar ibn Abdul Aziz also paid great attention to monetary stability. One of the key policies he implemented was maintaining the intrinsic value of the *dinar* and *dirham* currencies (Fauzi & Ikhsan, 2023). At the time, the hoarding of gold and silver posed a serious problem as it reduced the money

supply and triggered inflation. Umar prohibited such practices and ensured that dinar and dirham coins had stable weight and metal content (Mujahidah & Alawi, 2022). He also introduced a non-cash payment system in the form of checks or promissory notes, as an economic innovation to facilitate transactions across the vast Islamic territories (Farid & Hasanah, 2023). This policy shows that Umar ibn Abdul Aziz was not only normative but also possessed a practical vision in maintaining money circulation and price stability in the market. As a result, the economy became more stable and public trust in the government increased (Rakhmat & Khalifah, 2022).

The structural poverty and economic inequality successfully addressed during Umar ibn Abdul Aziz's reign contrast sharply with the current global and Muslim world economic conditions. Today, the world faces serious issues related to wealth distribution. Data from Oxfam (2023) shows that the richest 1% of the global population controls nearly half of the world's wealth. In Indonesia, economic inequality remains high, with a Gini index of 0.388 in 2023 according to the Central Statistics Agency (BPS, 2023). Meanwhile, extreme poverty continues to plague parts of the population. As modern taxation systems have not been able to significantly reduce this gap, it is highly relevant to revisit fiscal and monetary systems from an Islamic perspective, especially the successful experiences from the era of Umar ibn Abdul Aziz (Basri & Lathifah, 2024).

B. METHOD

This research uses a qualitative approach with the library research method, which involves reviewing literature to gather data and information related to the fiscal and monetary policies of Umar ibn Abdul Aziz and their relevance to contemporary economic issues (Fadli, 2021). This approach is considered the most appropriate for examining classical texts and understanding modern scholarly perspectives (A'yun et al., 2025). Creswell (2014) asserts that qualitative research gives researchers an active role in interpreting data based on historical and social contexts.

The types of data used are qualitative and historical. Primary data includes classical texts—such as *Al-Amwal*, *Tarikh al-Khulafa*, and *Kitab al-Mal*—while secondary data consists of journal articles and theses/dissertations from Islamic university repositories. Data collection was conducted through digital library searches using relevant keywords, followed by analysis using content analysis to identify themes and patterns in the texts (Fadli, 2021). This method was complemented by historical-comparative analysis, comparing classical fiscal and monetary practices with modern economic theories and challenges. Creswell (2014) states that this approach is very suitable for qualitative research based on literature studies and in-depth interpretation (Creswell, 2014).

To ensure validity, source triangulation was conducted by comparing data from classical texts and modern studies, along with source criticism to assess the authority and reliability of each piece of literature. Thus, this method supports objectivity and comprehensiveness in analyzing the fiscal and monetary policies of Umar ibn Abdul Aziz from a historical and social justice perspective.

The fiscal and monetary policies implemented by Umar ibn Abdul Aziz during his caliphate present a model of economic management based on social justice and Islamic Sharia principles. In the fiscal domain, Umar undertook major reforms by

abolishing un-Islamic taxes such as *jizyah* and *kharaj* that had previously been imposed excessively and discriminatorily, especially on non-Arab converts to Islam (*mawali*). By eliminating this discrimination, Umar affirmed that Islam does not condone economic oppression and established *zakat* as the main instrument for state revenue and wealth redistribution. This approach not only significantly improved public welfare but also created a more just and transparent taxation system, where *zakat* collection and distribution were strictly monitored to ensure it reached the eight rightful recipients as outlined in the Quran. The success of this policy is evident from historical accounts that report that during his leadership, there were almost no people left to receive *zakat* because society's basic needs had been met (Hasanah & Syukri, 2023).

In the monetary sector, Umar ibn Abdul Aziz also demonstrated visionary leadership by maintaining the stability of the *dinar* and *dirham*. He prohibited the hoarding of gold and silver, which could cause a shortage in the money supply and inflation, and ensured that the coins in circulation had consistent weight and precious metal content. Moreover, he introduced non-cash payment systems such as checks or payment notes to ease transactions across the vast Islamic territory—an innovation that reflected practical and forward-thinking economic management. These policies maintained price stability in the markets and increased public trust in the government (Fauzi & Ikhsan, 2023).

Umar ibn Abdul Aziz's economic policies are highly relevant in addressing current challenges of wealth inequality and structural poverty. Therefore, the principles he promoted deserve to be a source of inspiration and reference for developing economic policies based on justice and sustainability in the modern era. In facing issues such as economic disparity and declining trust in financial institutions, the fiscal and monetary policies of Umar ibn Abdul Aziz offer relevant solutions (Khan, 2010). Recent data show that both global and national economic inequality remain high, with most wealth concentrated in the hands of a few, while extreme poverty remains a serious issue. Modern tax systems have not been able to effectively solve this problem. Hence, the fiscal and monetary model implemented by Umar ibn Abdul Aziz can inspire today's policymakers to design a more just, transparent, and welfare-oriented economic system. A policy approach that integrates social justice and spiritual values into public financial management can help reduce social disparities and enhance long-term economic stability (Basri & Lathifah, 2024).

In addition, Umar's attention to infrastructure development, such as roads and irrigation channels, illustrates how holistic economic policies can support community productivity and economic growth. By providing better access for farmers and traders and removing burdensome taxes, Umar successfully created an economic environment that balanced state interests and public welfare. Budget savings, strict control over expenditures, and the fair enforcement of rules among state officials were also crucial factors in the success of economic governance at that time (Saleh & Nursyamsi, 2022).

In summary, Umar ibn Abdul Aziz's economic policies not only upheld the principles of justice and transparency but also demonstrated the integration of religious values with effective economic practices. This proves that the classical Islamic economic system offers a superior and applicable model of fiscal and monetary governance, which can serve as a reference for addressing modern economic

challenges, particularly in reducing inequality and poverty. This approach teaches the importance of balancing spiritual and social aspects in economic policymaking so that development goals are not merely materialistic, but also aim for justice and well-being for all levels of society (Kusuma & Halim, 2023).

C. RESULT AND DISCUSSION

Findings

The findings of this study indicate that the fiscal and monetary policies implemented by Caliph Umar ibn Abdul Aziz represent a classical Islamic economic model based on the principles of justice, efficiency, and equity (Salma & Rusyana, 2023; Alfin Bawazir, 2021). In the context of fiscal policy, Umar ibn Abdul Aziz fundamentally restructured the taxation system and the distribution of state wealth. He abolished various forms of levies that were not in accordance with Islamic principles, such as additional taxes on new converts to Islam and burdensome tariffs on impoverished communities (Alfin Bawazir, 2021). Based on classical literature such as *Al-Amwāl* by Abu Ubaid and *Kitāb al-Māl* by Abu Yusuf, Umar exempted new Muslims from paying jizyah and replaced it with the obligation to pay zakat. This reflects a fiscal approach that is not only legally just but also socially inclusive, as it eliminated economic discrimination against new members of the Muslim community. This policy also contributed to a significant increase in voluntary conversions to Islam, free from economic pressure (Salma & Rusyana, 2023).

Furthermore, Umar ibn Abdul Aziz optimized the function of zakat as a central instrument for the distribution of national wealth. Zakat was not merely regarded as an individual obligation but was centrally managed by the state through the *bayt al-mal* (public treasury). This management was conducted transparently, with zakat distributed according to the eight eligible categories outlined in the Qur'an, Surah At-Tawbah verse 60 (Alfin Bawazir, 2021). According to historical accounts, during Umar's rule, there were almost no zakat recipients found in the territories of the Umayyad Caliphate, as the basic needs of the population had been adequately met through effective zakat distribution (Salma & Rusyana, 2023). This serves as strong evidence of the success of state-led fiscal redistribution and proves that zakat can function as a systematic and sustainable tool for poverty alleviation.

In addition to zakat, other sources of state revenue such as *kharaj* (agricultural land tax) and *'ushr* (trade tax) were also governed based on principles of justice and efficiency. Umar ibn Abdul Aziz established proportional tariffs that did not burden farmers or traders. Historical records indicate that *kharaj* rates were adjusted according to land productivity and were not fixed, but rather flexible based on the owner's capacity (Alfin Bawazir, 2021). This approach aimed to preserve the sustainability of the agricultural sector as the backbone of the economy, while also preventing excessive exploitation. Regarding *'ushr*, Umar prohibited double taxation on both Muslim and non-Muslim traders and ensured that no illegal levies were collected along trade routes (Salma & Rusyana, 2023). All of these policies demonstrate that Umar's fiscal strategy placed great emphasis on balancing state revenue with the protection of grassroots economic actors.

In the monetary sphere, Umar ibn Abdul Aziz implemented policies focused on currency stability and inflation prevention. He ensured that the dinar and dirham circulating in the community retained consistent weight and precious metal content. He banned practices that reduced the weight of coins, which could lead to currency devaluation and a loss of public confidence in the monetary system (Salma & Rusyana, 2023). This policy not only involved the minting of standardized currency but also strict supervision of its distribution to prevent concentration in the hands of a few elites. The hoarding of dinars and dirhams by the wealthy was strictly prohibited, as it was believed to hinder money circulation and create artificial scarcity, which could in turn lead to inflation (Alfin Bawazir, 2021). Historical records show that one of Umar's strategies was to encourage the productive use of money in lawful trade and investment, thereby promoting a healthy and stable economy.

Umar ibn Abdul Aziz was also known as a pioneer in implementing non-cash payment systems, introducing promissory notes (similar to checks) for inter-regional transactions across the vast Islamic empire. This innovation demonstrated his awareness of the importance of efficiency in the monetary system and his anticipation of the logistical limitations of metal currency in long-distance trade (Salma & Rusyana, 2023). This system helped ensure transactional stability and increased trust among economic actors. It also provides evidence that the classical Islamic economic system had already recognized efficient and modern forms of economic transactions.

Overall, the combination of just fiscal policies and stable monetary policies made the reign of Umar ibn Abdul Aziz an ideal example of the implementation of an Islamic economic system rooted in justice (Salma & Rusyana, 2023). The indicators of success were not only seen in improved public welfare and the reduction of poverty but also in the establishment of strong state legitimacy in the eyes of the people. Umar's approach gave serious attention to the principle of distributive justice (*al-'adl fi al-tawzi'*) and to maintaining a balance between state revenues and the protection of the underprivileged. All of this reflects that Islamic economic policies, when implemented with integrity and high moral standards, are capable of creating a prosperous and empowered society.

These findings indicate that the fiscal and monetary policies of Umar ibn Abdul Aziz are not only historically significant but also highly contextual in addressing contemporary economic challenges such as wealth inequality, structural poverty, and the crisis of public trust in financial institutions (Alfin Bawazir, 2021; Salma & Rusyana, 2023). Therefore, the principles upheld by Umar deserve to be a source of inspiration and reference in formulating economic policies based on values of justice and sustainability in the modern era. By re-examining classical Islamic economic models like this, the Muslim community is encouraged to develop alternative economic systems that are more humanistic, just, and oriented toward the well-being of the ummah.

Analysis/Discussion

This discussion examines the findings of previous research within the framework of contemporary Islamic economic theory to explore the alignment between the historical policies of Caliph Umar ibn Abdul Aziz and modern theoretical constructs. Earlier studies have emphasized that Umar implemented a justice-based fiscal policy, particularly through the optimization of zakat, the elimination of non-Sharia-compliant levies, and the establishment of an inclusive tax structure. This aligns with Islamic fiscal theory as articulated by Yusoff (2020), who highlights the role of zakat as a pro-cyclical macroeconomic tool—capable of being adjusted in accordance with economic cycles to maintain stability.

These findings are also consistent with the views of Rahayu, Janwari, and Jubaedah (2022), who argue that Islamic fiscal policy relies on fair and non-exploitative instruments, including in the management of kharaj and 'ushr. Umar determined kharaj rates proportionally, based on land fertility and capacity, as explained in Kitab al-Kharaj and supported by empirical findings. In the journal *Ar-Rihlah*, Zatadini and Syamsuri (2019) state that the modern Islamic fiscal system is oriented toward a balanced budget structure with an active role for the bayt al-mal. Umar's practice of systematically implementing zakat, kharaj, and 'ushr, while limiting jizyah only to non-Muslims who had not converted to Islam, is a clear example of maqasid al-shariah being applied in fiscal policy.

On the monetary side, Umar ibn Abdul Aziz demonstrated significant concern for currency stability. He ensured that the dinar and dirham retained their prescribed metal content and prohibited the hoarding of money, which, according to Islamic economic thought, can lead to monetary stagnation and abnormal price increases (Nasution et al., 2023). This action is in line with the economic thought of Ibn Khaldun and further supported by Muflih (in Zatadini & Syamsuri, 2019), who emphasized that stable wealth circulation is a key condition for economic justice.

Umar's innovation of non-cash payments in the form of promissory notes also demonstrates alignment with the principles of modern Islamic economics. This system reflects the need for transaction efficiency, strengthened market trust, and accountability in public fund distribution (Nasution et al., 2023). The inclusive and proportional redistribution of zakat is also a direct manifestation of the objectives of maqasid al-shariah, particularly in the protection of wealth and the promotion of economic equity (Zatadini & Syamsuri, 2019). The targeted allocation of zakat fosters collective welfare and significantly reduces social disparities.

Moreover, Umar's approach remains relevant to contemporary monetary and fiscal theory. For example, Minsky's financial instability hypothesis underscores the importance of avoiding speculation and focusing on the real sector. Umar promoted the use of public funds for agriculture and halal trade, while prohibiting riba practices—all of which reinforced a real-sector-oriented economy and distanced it from non-productive financial instruments (Rahayu et al., 2022).

Ultimately, in the face of current global challenges such as economic inequality, high inflation, and declining trust in the financial system, the fiscal and monetary policies of Umar ibn Abdul Aziz offer an alternative blueprint that is ethical, inclusive,

and stable. A system based on flexible zakat, contextual taxation, and metallic currency could serve as a long-term solution for modern Muslim-majority countries (Nasution et al., 2023). Therefore, this discussion shows that the fiscal and monetary policies of Umar ibn Abdul Aziz are not merely historical legacies, but also constitute a robust theoretical framework for contemporary Islamic economics—integrating justice, solidarity, and efficiency into public policy practices.

D. CONCLUSION

This study concludes that the fiscal and monetary policies implemented by Caliph Umar ibn Abdul Aziz represent a concrete manifestation of Islamic economic values oriented toward justice, social welfare, and economic stability. In the fiscal domain, Umar abolished levies that were not in accordance with Sharia, optimized zakat distribution through the bayt al-mal, and established fair and proportional rates for kharaj and 'ushr. These policies successfully created an effective system of wealth redistribution and significantly reduced poverty levels.

Meanwhile, in the monetary domain, Umar maintained currency stability by regulating the weight and metal content of dinar and dirham, prohibiting the hoarding of money, and encouraging its productive circulation within society. He also introduced a non-cash payment system to improve transactional efficiency across the vast territories of the Islamic state.

These findings indicate that the economic policies of Umar ibn Abdul Aziz are not only historically relevant but can also serve as a reference in addressing contemporary economic challenges such as social inequality, monetary instability, and the crisis of public trust in financial systems. Therefore, the Sharia-based fiscal and monetary approach advocated by Umar ibn Abdul Aziz deserves consideration as an alternative framework for economic policymaking that is just, sustainable, and grounded in Islamic values.

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