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Analysis of the Concept of Khidmat and Community Welfare in Abu Ubaid's Economic Thought: Its Relevance to Modern Fiscal Policy

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ABSTRACT: This study analyzes the concepts of *khidmat* (public service and governance) and community welfare (*al-maslahah al-ammah*) in Abu Ubaid al-Qasim ibn Sallam's (774-838 CE) *Kitab al-Amwal*, examining their applicability to modern fiscal policy. Using a historical analytical and normative descriptive methodology, the research reviews Abu Ubaid's fiscal doctrines encompassing zakat administration, *kharaj* (land tax), *jizyah*, and *fay*ʾ distribution and maps them against contemporary frameworks of redistributive taxation, social protection, and public expenditure theory. Findings demonstrate that his concept of *khidmat* embodies a state obligation toward equitable resource distribution and public welfare provision consistent with modern welfare state principles. His emphasis on fiscal justice, administrative transparency, and protection of the economically vulnerable anticipates key concerns of modern public finance, including fiscal sustainability, social spending efficiency, and inclusive growth. The study argues that Abu Ubaid's framework offers a normatively grounded and historically tested alternative to conventional fiscal philosophy, with policy implications for Muslim majority countries integrating Islamic values into national fiscal architecture. These findings contribute to the interdisciplinary dialogue between Islamic economic history and contemporary public finance scholarship.

Keywords: *Abu Ubaid, Khidmat, Islamic Fiscal Policy, Community Welfare, Public Finance*

I. INTRODUCTION

The intellectual heritage of Islamic civilization encompasses a rich tradition of economic thought that predates many modern fiscal theories by several centuries. Among the most significant contributors to this tradition is Abu Ubaid al-Qasim ibn Sallam, a ninth century scholar whose Kitab *al-Amwal* (Book of Public Revenues) represents one of the earliest and most comprehensive treatises on Islamic public finance. Written during the Abbasid Caliphate, this work systematically addresses the principles governing the collection, administration, and distribution of state revenues, providing a normative framework for fiscal governance grounded in Islamic jurisprudence and prophetic tradition (Islahi, 2014) [1].

The contemporary relevance of Abu Ubaid's thought has attracted increasing scholarly attention in the context of global debates about fiscal justice, social welfare, and the role of the state in economic life. In Muslim majority countries, including Indonesia, efforts to integrate Islamic values into national economic policy have generated practical demand for robust theoretical frameworks derived from the Islamic intellectual tradition. The concept of *khidmat* encompassing public service, governance accountability, and the state's obligation to its subjects and its relationship to community welfare (*maslahah al-ammah*) represent foundational elements of Abu Ubaid's fiscal philosophy that bear direct relevance to these contemporary challenges (Chapra, 2020) [2].

Despite the significance of Abu Ubaid's contributions, systematic analyses of his economic thought in relation to modern fiscal policy remain comparatively limited in the English language academic literature. Existing studies have tended to focus either on historical biographical accounts of Abu Ubaid's life and works (Hassan, 2019) [3] or on narrow examinations of specific instruments such as zakat and *kharaj* in isolation from the broader fiscal framework (Iqbal & Shafiq, 2021) [4]. A comprehensive analysis that bridges Abu Ubaid's fiscal philosophy with the theoretical concerns of modern public finance including redistribution, social protection, and fiscal sustainability is therefore needed to fully realize the practical relevance of this intellectual heritage.

This study addresses this gap by undertaking a systematic analysis of *khidmat* and community welfare as core concepts in Abu Ubaid's economic thought and tracing their implications for modern fiscal policy. The specific objectives are: (1) to reconstruct Abu Ubaid's concept of *khidmat* from *Kitab al-Amwal* and related primary sources; (2) to examine how this concept relates to his framework for community welfare through fiscal instruments; and (3) to identify specific points of convergence and divergence between Abu Ubaid's fiscal philosophy and contemporary public finance theory. By pursuing these objectives, this research aims to contribute to the growing interdisciplinary literature on Islamic economics and its interface with modern policy frameworks.

The significance of this study extends beyond academic inquiry. As Muslim majority countries such as Indonesia, Malaysia, Pakistan, and the nations of the Gulf Cooperation Council continue to develop Islamic economic policy frameworks, a deeper understanding of foundational Islamic fiscal thought is essential for informed policy design. Indonesia in particular, with its National Zakat Strategy 2020-2025 and ongoing efforts to integrate *zakah* into the state fiscal system, provides a compelling contemporary context for the application of Abu Ubaid's insights (Puskas BAZNAS, 2020) [5].

II. METHOD

This study employs a historical analytical and normative descriptive methodology, which is appropriate for research that seeks to reconstruct, interpret, and apply the intellectual content of classical Islamic scholarship to contemporary policy questions. The historical analytical component involves a critical examination of primary and secondary sources related to Abu Ubaid's economic thought, situating his ideas within their historical, political, and intellectual contexts. The normative descriptive component involves a systematic description and evaluation of the conceptual frameworks derived from this analysis in relation to modern fiscal theory (Creswell & Creswell, 2018) [6].

Primary sources for this study include the Arabic text of *Kitab al-Amwal*, supplemented by available translations and commentaries, particularly the English translation by Noor Mohammad Ghiffari and the annotated Arabic edition by Muhammad Khalil Harras. Secondary sources include peer reviewed articles from Scopus-indexed and SINTA-accredited journals, monographs on Islamic economic history, and policy documents from relevant institutions including the Islamic Development Bank (IsDB), Badan Amil Zakat Nasional (BAZNAS), and the International Monetary Fund (IMF) on fiscal policy in Muslim majority countries.

The analysis proceeds in three stages. First, a textual analysis of *Kitab al-Amwal* is conducted to identify and systematize Abu Ubaid's key concepts relating to *khidmat* and community welfare. This involves close reading of relevant passages, identification of normative principles, and reconstruction of the underlying fiscal philosophy. Second, a comparative analysis maps these principles against contemporary public finance frameworks, drawing on the works of Musgrave (1959) on public finance theory, Rawls (1971) on distributive justice, and Sen (1999) on the capability approach, as filtered through Islamic economic scholarship (Siddiqi, 2022) [7]. Third, a policy relevance analysis examines the practical implications of Abu Ubaid's framework for contemporary fiscal policy design in Muslim majority contexts, drawing on empirical literature from Indonesia and comparator countries.

The study focuses primarily on the fiscal dimensions of Abu Ubaid's thought as expressed in *Kitab al-Amwal*, acknowledging that his contributions to Islamic scholarship extend across hadith sciences, linguistics, and jurisprudence. The analysis of modern fiscal policy is selective rather than exhaustive, focusing on areas of direct relevance to Abu Ubaid's framework: redistribution, social protection, and administrative governance. Limitations include the interpretive challenges inherent in translating classical Arabic concepts into contemporary analytical categories and the necessarily speculative nature of policy prescriptions derived from historical sources.

III. RESULTS AND DISCUSSION

Abu Ubaid's Intellectual Context, the Genesis of Kitab al-Amwal, and The Concept of Khidmat in Abu Ubaid's Fiscal Framework

Abu Ubaid al-Qasim ibn Sallam was born in Herat (present day Afghanistan) in 774 CE and died in Makkah in 838 CE, having served as a qadi (judge) in Tarsus under the Abbasid governor Thabit ibn Nasr. His *Kitab al-Amwal*, composed over a period of approximately twenty years, was explicitly designed as a practical guide for rulers and administrators responsible for managing public revenues in accordance with Islamic principles. The work comprises 1,998 hadith and traditions organized into chapters addressing specific categories of revenue and expenditure, making it one of the earliest works of applied Islamic economics (Ghazanfar, 2021) [8].

The intellectual context of *Kitab al-Amwal* is significant for understanding the nature of Abu Ubaid's contributions. The Abbasid Caliphate of the ninth century was characterized by considerable administrative sophistication, including a complex system of tax collection, provincial governance, and state expenditure that inherited and transformed earlier Umayyad and pre Islamic Persian and Byzantine practices. Abu Ubaid's work can therefore be understood as both a normative critique of existing fiscal practices and a constructive effort to articulate an authentically Islamic alternative grounded in Quranic principles and prophetic precedent (Mirakhor & Iqbal, 2019) [9].

The concept of *khidmat* literally meaning service or servitude occupies a central position in Abu Ubaid's fiscal philosophy, although it is expressed through the normative elaboration of state duties rather than as a formally defined theoretical category. Drawing from Kitab *al-Amwal, khidmat* can be understood as encompassing three interrelated dimensions: (a) the obligation of fiscal authorities to administer public revenues justly and transparently; (b) the duty of the state to deploy resources in ways that serve the public interest (*maslahah al-ammah*); and (c) the accountability of fiscal administrators to both the divine command (*amr Allah*) and the community of believers (ummah) (Zaman, 2021) [10].

Abu Ubaid's exposition of *khidmat* is most clearly expressed in his treatment of the imamate's (state leadership's) responsibilities in revenue administration. He emphasizes that the imam (caliph) acts as a trustee (amin) of public wealth, not as its owner, and that any deviation from the principles of just distribution constitutes a breach of this trusteeship that carries both legal and moral consequences. This concept of trusteeship resonates strongly with modern theories of public accountability and fiscal stewardship, wherein state actors are understood as agents of the public rather than principals (Ahmad & Hassan, 2020) [11].

The administrative dimension of *khidmat* is further elaborated in Abu Ubaid's detailed prescriptions for the conduct of zakat collectors (*'ummaal al-zakat*), land tax assessors (*'ummaal al-kharaj*), and treasury officials (*khuzzaan*). He specifies that these officials must possess qualities of integrity (*amanah*), knowledge (*'ilm*), and competence (*kafaah*), and that their appointment must be based on merit rather than kinship or political affiliation. This meritocratic principle of public administration, articulated over a millennium before Weber's bureaucratic theory, represents a significant and underappreciated contribution to the history of administrative thought (Islahi, 2014) [1].

Community Welfare (*Maslahah al-Ammah*) as a Fiscal Objective

The pursuit of community welfare (*maslahah al-ammah*) constitutes the teleological foundation of Abu Ubaid's fiscal framework. Drawing on the Quranic concept of *khilafah* (stewardship of the earth) and the prophetic tradition of governance, Abu Ubaid articulates a vision of the state as an instrument for the realization of social justice and collective well-being. This vision is operationalized through the specific rules governing the distribution of different categories of revenue, each of which is calibrated to serve distinct welfare objectives (Haneef & Furqani, 2021) [12].

Zakat, as the most prominently analyzed instrument in *Kitab al-Amwal*, is understood by Abu Ubaid not merely as a religious obligation but as the primary mechanism for redistributing wealth from the affluent to the economically vulnerable segments of society. His detailed discussion of the eight categories of zakat recipients (*asnaf al-thamaniya*) as specified in *Surah al-Tawbah* (9:60) reflects a sophisticated understanding of social stratification and the differentiated needs of various vulnerable groups. Notably, Abu Ubaid advocates for a flexible interpretation of recipient categories that allows administrators to prioritize the most urgent social needs in a given community, anticipating modern discussions of targeting efficiency in social protection programs (Beik & Arsyianti, 2020) [13].

The treatment of *kharaj* (land tax) in *Kitab al-Amwal* similarly reflects welfare oriented considerations. Abu Ubaid argues for a proportional and needs-sensitive assessment of *kharaj*, explicitly criticizing the imposition of land taxes at rates that would impoverish cultivators or render agricultural production unprofitable. He cites the precedent of Caliph Umar ibn al-Khattab's reform of the *kharaj* system in Iraq, which adjusted tax rates based on the productive capacity of the land and the economic circumstances of the cultivators, as a model of welfare sensitive fiscal policy. This approach aligns with modern principles of ability to pay taxation and agricultural support policies (Nomani & Rahnema, 2022) [14].

The concept of *fay᾽* revenues derived from conquered territories without active warfare, including *kharaj* and jizyah receipts receives extensive treatment *in Kitab al-Amwal* as a mechanism for financing collective goods and services. Abu Ubaid argues that *fay᾽* revenues must be used for the defense of the Muslim community, the maintenance of public order, the provision of basic services, and the welfare of the poor and vulnerable. This expenditure framework effectively constitutes an early theory of public goods and the fiscal basis for their provision, anticipating by more than a millennium the foundational concepts of modern public finance (Siddiqi, 2022) [7].

Fiscal Justice and Redistributive Mechanisms in Abu Ubaid's Thought

A pervasive theme in *Kitab al-Amwal* is the imperative of fiscal justice (*'adl al-maliyya*), understood as the equitable distribution of both fiscal burdens and public benefits across all members of the political community. Abu Ubaid's concept of fiscal justice encompasses both procedural dimensions the fair and transparent administration of tax collection and revenue distribution and substantive dimensions the substantive outcomes of fiscal policy in terms of poverty reduction, social cohesion, and the prevention of extreme inequality (Daud & Abdullah, 2022) [15].

Particularly significant is Abu Ubaid's treatment of the prohibition against fiscal oppression (*zulm maliyy*), which he identifies as one of the most serious violations of Islamic governance principles. His critique of arbitrary tax imposition, corrupt tax collectors, and the diversion of public funds to private benefit anticipates modern public finance concerns about tax evasion, rent seeking behavior, and public corruption. The institutional safeguards he proposes including the role of the diwan (public registry) in maintaining records of revenues and distributions, the accountability of officials to the caliph, and ultimately the accountability of the caliph to divine law represent an early theory of fiscal governance (El-Ashker & Wilson, 2019) [16].

The redistributive dimension of Abu Ubaid's fiscal framework is further reflected in his treatment of the *anfal* (spoils of war) and the principle that public wealth must not become the exclusive possession of the wealthy few. His citation of the Quranic verse (59:7) prohibiting the concentration of wealth among the rich is deployed as a normative argument for progressive redistribution through fiscal mechanisms, a principle that resonates with contemporary debates about wealth inequality and the redistributive role of taxation in advanced economies (Kayed & Hassan, 2023) [17].

Relevance to Modern Fiscal Policy as Points of Convergence and Points of Divergence as a Critical Reflection

The convergences between Abu Ubaid's fiscal philosophy and modern public finance theory are both substantial and instructive. At the most fundamental level, both frameworks recognize the state as the primary institutional mechanism for resource allocation in pursuit of social welfare objectives. Abu Ubaid's articulation of the state's trusteeship of public wealth parallels the modern concept of the fiscal state as a collective agent acting on behalf of citizens, with corresponding obligations of accountability and transparency (Musgrave, 2021) [18].

The redistributive instruments of Abu Ubaid's framework particularly zakat and the equitable distribution of *fay*ʾ exhibit functional parallels with modern social protection systems, including progressive income taxation, social insurance programs, and targeted transfer payments to vulnerable populations. The theoretical basis for these parallels is not merely analogical but reflects a shared understanding of the relationship between fiscal policy and social justice that transcends the historical and cultural distance between ninth century Islamic governance and twenty first century welfare states (Furqani & Mulyany, 2020) [19].

The Indonesian context provides a particularly instructive case study for the contemporary relevance of Abu Ubaid's framework. Indonesia's National Zakat Strategy 2020-2025, which aims to integrate *zakah* collection and distribution into the national social protection architecture, directly operationalizes principles of redistribution and welfare targeting that Abu Ubaid articulated in *Kitab al-Amwal*. Studies by Beik and Arsyianti (2020) [13] demonstrate that when properly administered, zakat programs in Indonesia can reduce the severity of poverty among recipient households, consistent with the welfare outcomes Abu Ubaid envisaged for this instrument. However, challenges of administrative capacity, targeting accuracy, and integration with the broader social security system remain significant, echoing Abu Ubaid's own concerns about the administrative prerequisites of effective fiscal governance.

The concept of *khidmat* as state obligation also finds resonance in contemporary public sector reform discourse, particularly the emphasis on service delivery, citizen centered governance, and the accountability of public officials. The New Public Management (NPM) paradigm and its successors, which have dominated public administration reform in Muslim majority countries since the 1990s, share with Abu Ubaid's framework a concern for administrative efficiency, accountability to beneficiaries, and the alignment of institutional incentives with public welfare objectives (Afrinaldi et al., 2023) [20].

Despite these significant points of convergence, important divergences between Abu Ubaid's framework and modern fiscal theory must be acknowledged. The most fundamental is the theocentric foundation of Abu Ubaid's fiscal philosophy: the legitimacy of fiscal authority is ultimately derived from divine command rather than from social contract or democratic consent. This theological grounding has both advantages and limitations from a modern policy perspective. On one hand, it provides a powerful normative basis for fiscal discipline and anti corruption norms that transcends the utilitarian calculus of modern public choice theory. On the other hand, it raises questions about the applicability of Abu Ubaid's framework in pluralistic societies where the state must serve populations of diverse religious orientations (Hassan & Rashid, 2022) [21].

A second significant divergence concerns the scope of state fiscal activity. Modern welfare states operate fiscal systems of far greater scale and complexity than anything Abu Ubaid could have envisaged, including comprehensive systems of social insurance, public health, education, and infrastructure finance that operate alongside private markets of considerable sophistication. Translating Abu Ubaid's principles from the relatively simpler fiscal environment of ninth century Islamic governance to the multi trillion dollar fiscal systems of contemporary nation states requires considerable interpretive and institutional innovation (Kahf, 2020) [22].

Third, Abu Ubaid's fiscal framework does not engage with macroeconomic stabilization as a function of fiscal policy a concern that became central to modern public finance only with the Keynesian revolution of the twentieth century. The question of how Islamic fiscal principles can be adapted to serve macroeconomic stabilization objectives in addition to redistributive and allocative ones remains an important area of ongoing research in Islamic economics (Iqbal & Shafiq, 2021) [4].

Policy Implications for Muslim-Majority Countries

The analysis of Abu Ubaid's fiscal philosophy generates several concrete policy implications for Muslim majority countries seeking to develop fiscally just and welfare oriented public finance systems. First, the principle of *khidmat* as trusteeship supports the strengthening of fiscal accountability institutions, including independent audit bodies, parliamentary budget oversight mechanisms, and public expenditure tracking systems. Countries such as Indonesia and Malaysia have made significant strides in this direction, but continued institutional strengthening is needed to realize the standards of administrative integrity that Abu Ubaid articulated (Daud & Abdullah, 2022) [15].

Second, the integration of *zakah* into national social protection architecture offers a promising avenue for enhancing the redistributive effectiveness of fiscal policy in Muslim majority countries. Research by Zulkifli and Ismail (2022) [23] on Islamic social finance demonstrates that integrated *zakah* systems, when coordinated with government social spending, can reduce duplication, enhance targeting efficiency, and extend the reach of social protection to populations excluded from formal government programs. Abu Ubaid's emphasis on flexible, needs sensitive administration of *zakah* supports the development of modern, data driven targeting methodologies that preserve the spirit of *maslahah* while adapting to contemporary administrative capabilities.

Third, the concept of fiscal justice as articulated by Abu Ubaid supports the development of progressive and equitable tax systems in Muslim majority countries, many of which continue to rely heavily on regressive consumption taxes and natural resource revenues that place disproportionate burdens on lower income populations. The normative argument for ability to pay taxation derived from Abu Ubaid's framework grounded in the Quranic prohibition of *zulm* (injustice) may provide a culturally resonant rationale for progressive tax reform that complements the technical arguments advanced by conventional public finance economists (Nomani & Rahnema, 2022) [14].

Finally, the community welfare orientation of Abu Ubaid's framework supports increased public investment in human development, including education, healthcare, and social infrastructure, as legitimate and indeed obligatory components of state fiscal activity. This aligns with the capability approach associated with Amartya Sen and Martha Nussbaum, which similarly grounds the justification for public investment in the development of human capacities as the foundation of genuine well being. The convergence between this modern philosophical framework and Abu Ubaid's *maslahah* oriented fiscal philosophy suggests a potentially fruitful dialogue between Islamic economic thought and capability based theories of justice (Haneef & Furqani, 2021) [12].

IV. CONCLUSION

This study has demonstrated that Abu Ubaid's concept of *khidmat* and his framework for community welfare in *Kitab al-Amwal* constitute a sophisticated and historically significant contribution to fiscal philosophy that retains substantial relevance for contemporary public finance. The analysis reveals that Abu Ubaid's fiscal thought anticipates key principles of modern public finance including redistributive taxation, public goods provision, fiscal accountability, and welfare sensitive administration while grounding them in a theocentric normative framework that provides distinctive moral foundations for fiscal justice.

The convergences between Abu Ubaid's framework and modern fiscal theory are both substantive and instructive for policy design in Muslim majority countries. His concept of the state as a trustee of public wealth, obligated to administer revenues in service of community welfare, offers a normatively powerful and culturally resonant alternative to purely utilitarian or contractarian justifications for fiscal activity. The specific instruments he articulates *zakat*, *kharaj*, and *fayʾ* have functional modern analogs in social protection programs, land taxation, and public revenue systems, and his prescriptions for their administration retain practical relevance for contemporary institutional design.

At the same time, this study acknowledges important divergences between Abu Ubaid's framework and modern public finance, including the theocentric basis of his authority theory, the relatively limited scope of state activity he envisaged, and his silence on macroeconomic stabilization. These divergences highlight the interpretive and institutional work required to translate classical Islamic fiscal principles into contemporary policy frameworks work that constitutes a significant and ongoing challenge for Islamic economics as a discipline.

Future research should examine empirical evidence on the welfare impacts of fiscal policies informed by Islamic principles, comparative analyses of Islamic fiscal frameworks across different national contexts, and the institutional mechanisms through which the principles articulated by Abu Ubaid can be operationalized in contemporary public finance systems. The dialogue between Islamic economic history and modern fiscal theory remains a productive and underdeveloped area of inquiry, with significant implications for both academic understanding and practical policy.

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