

## ECONOMIC THOUGHT DURING THE TIME OF UTSMAN BIN AFFAN AND ITS RELEVANCE IN TODAY'S ERA

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**Abstrak:** Islam sebagai agama yang lengkap telah mengatur dalam al Quran, Sunnah, ijma dan pengalaman empiris terkait dengan nilai-nilai dalam ekonomi. Maka sering kita mendengar istilah Ekonomi Islam sebagai ilmu yang mempelajari ekonomi yang berlandaskan asas-asas yang diterapkan oleh Islam. Pemikiran Ekonomi Islam sudah berkembang sejak zaman Rasulullah SAW, diteruskan oleh para sahabat dan pengikutnya hingga hari ini yang kita kenal. Salah satu tokoh Islam pada zaman Khulafaurrasyidin yang mengembangkan negara dengan ekonomi adalah Utsman bin Affan. Penelitian ini mengkaji terkait pemikiran ekonomi pada masa utsman bin affan serta relevansinya pada zaman sekarang ini. Penelitian ini merupakan penelitian kualitatif dengan menggunakan pendekatan kepustakaan atau library research, yang merupakan suatu penelitian yang dilakukan dengan menjadikan buku, artikel jurnal relevan sebagai bahan kajian yang kemudian dianalisis dan menyimpulkannya.

**Kata kunci:** Pemikiran Ekonomi, Utsman bin Affan, Relevansi

**Abstract:** Islam as a complete religion has regulated the Koran, Sunnah, ijma and empirical experience related to economic values. So we often hear the term Islamic Economics as a science that studies economics based on the principles applied by Islam. Islamic Economic Thought has developed since the time of the Prophet Muhammad, continued by his friends and followers until today as we know it. One of the Islamic figures during the Khulafaurrasyidin era who developed the country economically was Uthman bin Affan. This research examines economic thinking during the time of Uthman bin Affan and its

*relevance today. This research is qualitative research using a library research approach, which is research carried out by using relevant books and journal articles as study material which is then analyzed and concluded.*

**Keywords:** *Economic Thought, Utsman bin Affan, Relevance*

## **Introduction**

Prophet Muhammad (PBUH) brought the religion of Islam and Islamic economics developed after his hijrah to Medina. There he began to build the country's economic system and government. After the death of the Prophet Muhammad, the khulafaur Rashid such as Abu Bakar as-Siddiq, Umar bin Khattab, Uthman bin Affan, and Ali bin Abi Talib carried out the same financial practices. Khulafaur Rashidin was a follower of the Prophet Muhammad SAW in the affairs of Islamic life who was very fair and wise. In carrying out their duties, the caliphs were always on the right path and always received guidance from Allah SWT. The four caliphs then continued the struggle of the Prophet Muhammad in the field of finance.<sup>1</sup>

Economic activities cannot be separated from human life. The welfare of human life can be seen from its economy. Islam as a complete religion has regulated in the Quran, Sunnah, ijma and empirical experience related to values in the economy. So we often hear the term Islamic Economics as a science that studies the economy based on the principles applied by Islam. Islamic Economic thought has developed since the time of the Prophet Muhammad, continued by his companions and followers to this day that we know. One of the Islamic

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<sup>1</sup> Rahmah, Nur; Idris, Munadi. Masa Keemasan Keuangan Islam (Perspektif Sejarah). *Jurnal Ekonomi Bisnis Syariah*, , 2.1 (2019)

figures during the Khulafauryidid era who developed the country with the economy was Uthman bin Affan. He was able to implement fiscal policy during his reign so as to make his people prosperous.<sup>2</sup>

Utsman bin Affan, one of the companions of the prophet, is known as the third caliph in the history of Islamic civilisation. At the time when the Prophet was still alive, Uthman was the secretary of the Prophet as well as included in the revelation writing team and during his caliphate the Koran was recorded in an orderly manner. Uthman's kinship with the Prophet met in the genealogical order of 'Abdu Manaf, the Prophet came from Bani Hashim while Uthman was from Bani Ummayah. Between Bani Hashim and Bani Ummayah before the prophethood of Muhammad, were known as two tribes that were hostile to each other and engaged in fierce competition in every aspect of life. It is no wonder then that Uthman bin Affan's conversion to Islam is considered to be extraordinary, populist and heroic at the same time.

### **Literature Review**

Rahma Aulia Hasanah et al (2024) in their research entitled Economy during the Al-Khulafa' Al-Rashidin period explained that the Islamic economic policy implemented by the Khulafah Rashidin was based on the Al-Quran and Sunnah and developed from the policies of the previous era; zakat, taxes, customs, land division, money printing, construction of Baitul Maal, and the establishment of Diwan, among others. Although

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<sup>2</sup> Salman Zakki Syahriel Mubarak, Slamet Santoso, "Kebijakan Fiskal Pada Masa Utsman Bin Affan", *Jurnal Cendekia Ilmiah*, 1.3 (2022)

said to deviate from the teachings of the Prophet Muhammad, designing economic policies according to the leadership style of each caliph remained on the path of sharia principles.

Irni Fahrani et al (2023) in their research entitled Economic Thought during Uthman ibn Affan and its Relevance in the Present Era explained that in the Ustman ibn Affan period, Islamic economics can be seen from his policies related to public finance in terms of government revenue sources, namely through zakat, khums, kharaj, jizyah and usyur. In public expenditure there are three main types, namely social care and benefits, current expenditure and investment. Then on social finance such as giving concessions to property zakat, zakat calculations are carried out by Muslims themselves and provide assistance with different amounts to the community. In addition, in the field of infrastructure, Ustman ibn Affan had the first navy for the Muslims.

Nurul Wahida in her research entitled Economic Policy during the Khulafauryidin period explained that Uthman had a policy of not taking wages from his leadership. Uthman's economic policy emphasised more on continuing what had been done by the previous Caliph. In addition, forming a naval fleet and police force in the Mediterranean region was a breakthrough made by Uthman bin Affan when he served as Caliph.

## Research Methods

The type of research in this journal is qualitative research, which is a research process and understanding based on a methodology that investigates a social phenomenon and human problems.<sup>3</sup> While data collection This research uses library research, which is a series of activities related to library data collection methods, reading, recording, and processing research materials,<sup>4</sup> which are in the form of books, journals, theses, and other documents related to the economic thought of the ustman bin affan period.

## Results and Discussion

### Biography of Caliph Uthman bin Affan

Uthman bin Affan's full name is Uthman bin Affan bin Abil Umayyah bin Abdussyama bin Abdimanaf bin Qushai bin Kitab bin Murrah bin Ka'ab bin Luai bin Ghalib Al-Qurasyi Al-Umawy. He attributed himself to Bani Umayyah, one of the Quraysh tribes. Uthman bin Affan was born in 576 AD in Thaif, 6 years after the birth of the Prophet. His father's name was Affan and his mother's name was Arwa bint Kuriz bin Rabiah bin Habib Abdisyam bin Abdi Manaf. His lineage met with the Prophet's lineage in Abdul Manaf.<sup>5</sup>

Caliph Uthman bin Affan was a descendant of the wealthy and generous Umayyads. This caliph was neither short nor tall, soft-skinned, solid-bodied, with a large beard, large thighs, broad-chested,

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<sup>3</sup> Eko Murdiyanto, Metode Penelitian Kualitatif (Teori dan Aplikasi Disertai Contoh Proposal) 2020, 19

<sup>4</sup> Mestika Zed, Metode Penelitian Kepustakaan. 3

<sup>5</sup> Imam Munawwir, Mengenal Pribadi 30 Pendekar dan Pemikir Islam, (Surabaya: Bima Ilmu) 2006 : 79

bushy-haired, and blond beard. Uthman was usually called "Abu Abdillah or Abu Amar or Abu Laila". Another term is "Dzun Nurain" which means "having two lights" because he married two daughters of the Prophet, namely Ruqqoyah and Ummu Kultsum. From his marriage with Ruqoyyah a son was born. But he did not grow up and died when he was 6 years old in the year 4 Hijri. Caliph Uthman bin Affan had nine sons namely Abdullah al-Akbar, Abdullah al-Ashgar, Amru, Umar, Kholid, al-Walid, Uban, Said and Abdul Muluk and six daughters.<sup>6</sup>

During his lifetime, Uthman bin Affan lived among the polytheists of Quraysh who worshipped idols, but he did not like shirk, animism / dynamism and dirty customs. Uthman had a high position by the side of the Prophet. Uthman also felt the suffering caused by the Quraysh's pressure on the Muslims in Mecca, and joined the migration to Abyssinia along with his wife. Uthman contributed 950 camels and 50 mules and 1,000 dirhams in the expedition to fight the Byzantines on the border of Palestine. He also bought a famous Roman spring for 20,000 dirhams to be endowed for the benefit of Muslims, and had narrated approximately 150 hadiths..<sup>7</sup>

Like Umar, Uthman was appointed caliph through an election process. The difference is that Umar was chosen by direct appointment while Uthman was appointed by indirect appointment, namely through the Shura body formed by Umar before his death. At the time of the Prophet SAW, Uthman bin Affan joined in several wars, including the

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<sup>6</sup> Rizki Akmalia, 'Praktik Manajemen Masa Khalifah Utsman Bin Affan', *Jurnal Sabilarrasyad*, Vol III.2 (2018) 4

<sup>7</sup> Ibid

Battle of Uhud, Khaibar the liberation of the City of Mecca, the Battle of Thaif, Hawazin, and Tabuk. He did not participate in the Battle of Badr, because there was an order from the Prophet Muhammad. keep his wife who was sick until her death.

The reign of Uthman bin Affan was the longest when compared to the other caliphs, namely 12 years 24 AH/644 AD-36 AH/656 AD, Umar 10 years 13 AH/634 AD-23 AH/644 AD, Abu Bakr 2 years 11 AH/632 AD-13 AH/634 AD, and Ali 6 years 36 AH/656 AD-41 AH/661 AD..<sup>8</sup>

### **Economic Thought during the Time of Uthman Bin Affan**

During the time of Caliph Uthman bin Affan in the economic field proved to be very developed with progress and rapid. Uthman bin Affan used the principles of political economy that run in his government, the principles are as follows.<sup>9</sup>

- 1) Implementing Islamic political economy.
- 2) Not being unjust to the people in imposing taxes or excise
- 3) Establishing the obligation of wealth on Muslims to be handed over to the Baitul Mal.
- 4) Providing the rights of the Muslims from Baitul Mal.
- 5) Establishing an obligation on the wealth of the kafir dzamimi to be handed over to the Treasury and giving them their rights and not oppressing them.

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<sup>8</sup> Qodariah Berkah, Saprida, Z. F. U. 'Sejarah Pemikiran Ekonomi Islam'. (2021). 34

<sup>9</sup> Nurmala Rahmawati, dkk 'Sistem Pemerintahan Islam Di Bawah Kepemimpinan Khalifah Utsman Bin Affan Tahun 644-656' *Jurnal Artikel Ilmiah Mahasiswa*,

- 6) Excise officials must keep their trust and fulfil their promises.
- 7) Keeping an eye on irregularities in property that could deprive the ummah in general of its favours..<sup>10</sup>

Another strategy carried out by Uthman bin Affan in economic terms was to maintain the procedure for providing assistance with large amounts of money to the people, Uthman bin Affan for this situation, in general, had made uniform guidelines in dealing with the basic needs of the people. During this period, the supervision of zakat was also very strict, this can be seen from the sending of an expert in assessing the assets of the community when zakat was obligatory on them. According to Uthman bin Affan, the people who declared zakat obligatory were those whose wealth had been reduced or deducted from their debts.<sup>11</sup>

On the other hand, in the second period of Uthman bin Affan's reign some of the policies that had been set by Uthman bin Affan seemed that many of these policies tended to benefit his family and in this case the Muslims were very disappointed with Uthman bin Affan, resulting in his reign being coloured by a lot of political turmoil and ending with the assassination of the caliph.

Entering the last six years of his leadership, namely the second six years of the reign of Uthman bin Affan, there was no significant change in the economic situation. The various policies issued by Caliph Uthman turned out to favour his family, which

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<sup>10</sup> Ibid

<sup>11</sup> Irni Fahrani Dkk, 'Pemikiran Ekonomi Masa Utsman bin Affan dan Relevansinya di Zaman Sekarang', *Jurnal Ekonomi Syariah*, 2.1 (2023) hlm 65

seemed to be nepotism, which caused the seeds of deep disappointment in most Muslims. As a result, political turmoil ended with the assassination of Caliph Uthman bin Affan, who was then replaced by Ali bin Abi Talib as the fourth caliph.

### **Relevance of Uthman Bin Affan's Economic Thought to Current Conditions**

Usman bin Affan, as a Caliph was not only known for his strong leadership in the expansion of Islamic territory, but also for his wise economic policies. Some aspects of the economic thinking implemented by Usman bin Affan and its relevance to today include:

- 1) **Public Financial Management:** Usman bin Affan is known for improving the public finance system and fiscal administration. He carefully managed state expenditure, ensuring that public funds were used for truly necessary purposes such as infrastructure development, social welfare and defence. This is relevant to the challenges of public budget management in the modern era where efficiency and accountability in public spending are highly prioritised..
- 2) **Wealth Distribution and Social Justice:** Usman bin Affan developed policies to ensure equitable distribution of wealth among the Muslim community. He encouraged the use of zakat and infaq to help the poor and strengthen social solidarity. This concept is relevant to the challenges of wealth redistribution and social justice that are still relevant today, where economic and social disparities are often a major concern..

- 3) Infrastructure and Economic Development: During his reign, Usman bin Affan encouraged infrastructure development which included the construction of roads, wells, and other public facilities. This not only improved the welfare of the people, but also supported economic growth. Its relevance to today is the importance of investing in infrastructure to support sustainable and inclusive economic growth.
- 4) Trade and Financial Policies: Usman bin Affan took steps to strengthen trade relations between Islamic regions and with other countries. His thoughts on trade and financial policies reflect the importance of international economic co-operation and global market integration in the context of today's times.

## **Conclusion**

Economic activities cannot be separated from human life. The welfare of human life can be seen from its economy. Islamic Economic thought has developed since the time of the Prophet Muhammad, continued by his companions and followers to this day that we know. One of the Islamic figures in the Khulafaurrasyidin era who developed the country with the economy was Uthman bin Affan. Uthman bin Affan's economic thinking shows that principles such as efficient public spending, equitable distribution of wealth, infrastructure development, and economic integration are things that have been applied in the past and remain relevant in responding to modern economic challenges. Although the context is different, these values can provide valuable guidance in formulating sustainable and inclusive economic policies in the current era of globalisation.

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