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Financial control between Rashidun Caliphs and the late 11th century

Bassem Ismail ¹, Hamidah²

Airlangga University, Surabaya, Indonesia

Email: ismabassem77@gmail.com

HIGHLIGHT

- Financial control of Islamic thought was based on the complementarity of both concepts Economic, accounting and administrative.
- The concepts and principles of Islamic thought are great importance and added value Increasing the efficiency and effectiveness of the financial systems

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ABSTRACT

This article investigate the concept of financial control and types in Islam and the historical development of financial control in Islam. Also clarify the principles of financial control in Islam. The research based on the descriptive approach through the use of scientific studies which dealt with the subject of research, in addition to the historical approach through the use of historical evidence in the way enhancing the opinions presented by the research in the rooting of its themes from the Islamic point of view. This paper give an attention to the behavioral principle and self-control of individuals when working in different areas of life in general and financial in particular, as they have direct causes of increased efficiency and effectiveness financial control system.

Keyword : Prophet Muhammad, Financial control, Rashidun Caliphs, Baitul Mal.

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A. INTRODUCTION

The existence of efficient and effective FCS in any organization is important for success this organization and achieving its objectives, therefore the FCS form an important basis of the main organizations foundations. Many scholars and authors, as well as academic and professional associations, have done so direct jurisdiction, by developing several concepts and principles of financial control which constitute a group actions to be taken in order to achieve an efficient and effective financial control system different organizations. If we look back at our Islamic history, we will note that there is a clear and precise interest in oversight in general and financial control in particular. The observation that most recent studies and research do not refer to Islamic historical roots of financial control in order to show their importance and their right to development financial control to the present. Therefore reflected by the concepts of financial control in Islam and the review of development its devices and methods and types that existed for more than fourteen centuries, which was born of the teachings of Islamic law through the Quranic verses and the Prophet's *Hadith*. In addition the perceptions, sayings and actions of the rulers of the Muslims of the caliphs and princes who were governed by Islamic teachings, which shows that the Islamic state has progressed and flourished in those ages were when most of its strategies worked efficiently and effectively and from those strategies it was a financial supervision. In this article I attempts to clarify the role of Islam in defining the concept, types and principles of financial control which is based on the teachings of Islamic law, as well as the rooting of concepts and the types and principles currently in the field of financial control at present from the aspects that have been it is taken and adapted in the Islamic state through its different ages. In order to achieve the research objective, we have relied on the following hypothesis: The majority of the concepts of financial control, types and general principles are rooted in historical roots the Islamic state through its different ages, and enforcement these fundamentals concepts at the present time can contribute in increasing the effectiveness of FCS. The research concluded with a set of conclusions, perhaps the most important of which are that many concepts, types, principles

which is newly recognized have been implemented by the state's financial control bodies and the most important feature of financial control in the Islamic state was in consideration - the behavioral, psychological and spiritual factors that exist in the human, through the assumption of individual perception of the control of God (Almighty) as well as his own self-control, in addition to other factors often confirmed by recent studies in the area of financial control.

B. METHOD

This research paper use the historical which is a set of techniques and guidelines used by historians to search and write the history of the past. Primary sources and other evidence including from the Journals and Arabian books.

C. RESULT AND DISCUSSION

The concept of financial control and its types in Islam

There have been many definitions about financial control by writers and researchers depending on the entries which each writer or researcher tries to enter and relies on in defining the concept of financial control in the form in which it aims to address the problem of research dealt with in his study or research. A modern and comprehensive concept of financial control is that it represents a comprehensive scientific approach that requires integration and the integration of legal, economic, accounting and administrative concepts in order to ensure the preservation of public funds and raise the efficiency of their use and effectiveness in the expected results. However that mission should authorize for an independent body which representing the executive management (Statement, 1977).

Anyway, refer to the legislation of the Islamic religion - whether it was contained in the Qur'anic verses or Hadiths of the Prophet Muhammad peace be upon him (ﷺ) or the conduct

of the caliphs and the Muslim princes - we can note that the previous definitions the financial control was already in place and implemented more than fourteen centuries ago, legally the Prophet was the first legislator of the teachings of Islam based on oracle and inspiration from Allah. Also in terms of economic, accounting and administrative the Prophet (ﷺ) is *AL Muhtasib* which circulates the markets to see the conditions, as well as the caliphs and other Muslim caliphs after him if they occupied the management of the affairs of the nation and equip the armies assigned to those who trust him from Muslims to control financial issues (Al-Hiti, 1992). in addition to that the Prophet Muhammad (ﷺ) and after the Al Rashidun caliphs and caliphs Muslims after them all fulfillment the wages by themselves on the workers (collectors) among themselves the money from Zakat revenue (Income) and the expenses of their donations, and the net profit has been received and saved in *Baitul Mal* for distribution on the beneficiaries (Attia 1983).

It is noted through the introduction that the independent apparatus contained in the modern concept we have listed for financial control was originally present through the *AL Muhtasib* role which is conclude in "Promotion of Virtue and the Prevention of Vice" and he is appointed by the Imam (Al Banna, 1984). According to the Allah Almighty said "*Let there arise out of you a group of people(Ummah), inviting to all that is good (Islamic), enjoining Al-Ma`ruf (all that Islam orders) and forbidding Al-Munkar (all that Islam has forbidden). That calls to righteousness, enjoins all that is good and forbids evil in the manner Allah commanded. And it is they who are the successful (3:104)*". Where the enjoining term includes what God commanded him of behavioral trends, and some have considered it a word (Ummah or Nation) contained in the previous verse applies to the organs of the state, they are entrusted with the call to goodness and enjoining what is good and forbidding evil (Al Banna, 1984). In addition Al-Muhtasib responsibility testify in the accounting matters, and the duties of the accountant or auditor to inform the *Wali* (governor's) notification of any data presented in it is fraudulent and the creditors is subject to severe penalties such as beating, imprisonment, and expulsion from the market (Attia 1983).

It is noted that the concept of financial control in Islam is a comprehensive concept of control in its general sense, on this basis it can be said that the control systems in Islam have

witnessed the practice of many types financial controls that are very similar to those currently recognized and can be divided into three main groups: control based on time, financial control in terms of the body that it is handling and financial control in terms of nature.

First: Financial control in terms of timing

They are divided into: previous financial control and subsequent financial control / as follows:

- 1. Previous financial control** which precedes the process of disbursement, the purpose of which is to prevent the occurrence of errors Fraud, and so some are called "*preventive control*", as this type of control requires the administrative authority in advance obtains the permission and authority to be disbursed by the higher supervisory authority which is operating control in accordance with the powers conferred upon it.

It is noted that this type of censorship was present and practiced in the time of the Islamic state, where it was the Prophet (ﷺ) and after him the Muslim caliphs and their first attempt to clarify a lot of things including financial - in order to avoid and prevent making mistakes, as well as through warning of the severity of the punishment which will be exposed to the erroneous, and on this basis was Caliph *Omar ibn al-Khattab* Radiallahu anhu he directs people and teaches them, and then his family comes and says to them: "*You have heard what is the Prohibition and I do not know that. "One of the things that I prohibited out of him only multiplied his torment twice (Habib, 1989).* In addition to these notes the expenses operation in the Islamic state have not been done until after the approval of the financial conduct by the authorities this is illustrated by what *Saad bin Abi Waqqas*, after opening Iraq, asks for Caliph Umar ibn al-Khattab Radiallahu anhu while people asked him to divide their booty between them and what Allah restored on them, he wanted to approve the financial conduct of the caliph before it happened (Qutb, 1982).

Subsequent financial control

Which is the control that follows the operations of expenses and revenue (disbursement), in order to achieve accounting books and documents of expenses or revenue and methods of disposal of public funds in addition to the disclosure of errors and misappropriations that can occur, and notes that subsequent financial control differs from previous financial In that the previous financial control focuses on expenditure control only while financial control extends subsequent expenditure and revenue control. This type of control is one of the common types of use in the Islamic state through its ages it is perhaps one of the evidence for this that the *Caliph Umar ibn Abd al-Aziz* did when he found some the *Baitul Mal* revenue which was bank up by his worker *Udai ibn Aratah*, included *Tithe Taxes* on wine which is a violation of the provisions of Sharia, then he requested to refund amounts to their owners (Abdel Wahab, 1984).

Second: Financial control in terms of the body that it is handling

They are divided into: external financial control and internal financial control, as follows:

1. External financial control

Which is carried out by outside parties outside the organizational structure of the economic unit .it has the authority to supervise the highest authorities in the State Caliph, imam or wali. It is noted that the organs of the external financial controls in Islam were represented by the following:

- A. The legislative powers that are entitled to control the actions of the various executive authorities; the legislative authorities in Islam are: the Prophet (ﷺ) and the successors of the Muslims after him, as well as the *councils Shura*.
- B. The official specialist *Diwan*, as state control bodies, such as the *Diwan of Hesbah* and the *Diwan of Crisis (Rein)*.

2. Internal financial control

This type of supervision is carried out by an independent unit of the economic unit to carry out the verification of the economic operations of the unit and the preservation of its property from loss and theft. In during the various Islamic era, we have found that Muslims *Baitul Mal* included many jobs such as the post of "*Al Mustaofi*" representing the internal auditor function at present, he is the responsible for auditing the accounts and writing the reports depend on his examination to show if these reports not match with the rules and laws (Lashin, 1977).

Third: Financial control in terms of nature

They are divided into: accounting control and administrative control, as follows:

- 1. Accounting Control:** It aims to verify the soundness of revenue collection and reimbursement of expenses in accordance with the entitlements provided and in the area of the purposes assigned to them and thus ascertaining the balance net remaining. It is noted that this type of censorship was practiced by the different Islamic countries through "*Baitul Mal* supervisor where the supporting documents were checked from the collection of revenues and then the areas of expenditure as provided for in the Sharia. Also make sure of the net balance remaining in the *Baitul Mal* (Ahmed Ali, 1969)
- 2. Administrative control:** it aims at self-revision by the administrative bodies to rectify any errors they may have relating to the violation of legality or incompatibility, and by withdrawing, canceling, modifying or replacing them with others are corrected, they strive primarily to respect the requirements of the principle of legality and realization Public interest, and aims to maintain good public services and ensure the integrity and efficiency of workers, As well as the protection of the rights and freedoms of individuals from the excesses of workers

to their respective jurisdictions or misuse them for use (Abdel Wahab, 1984). It should be noted that in the various Islamic eras there was a group of specialized departments for administrative control such as: *Diwan al-Hassa, the Diwan, Diwan of Crisis, and Diwan of Al istifa'* (Abdel Wahab, 1984). In addition to the above to the previous control types, the financial control mechanisms in Islam were rely on other types of indirect control in the preservation of Muslim funds and safety which do not rely heavily on modern FCS, especially in non-countries these include:

- A. *Murakabah Allah*: which is the control of God (the Almighty) for the acts of worship and their behavior as *al kalifah alrd Allah almighty says "O mankind, fear your Lord, who created you from one soul and created from it its mate and dispersed from both of them many men and women. And fear Allah, through whom you ask one another, and the wombs. Indeed Allah is ever, over you, an Observer" (4:1).*
- B. Self-control: which is the control of the individual's actions and personal actions and their compatibility with the teachings the Islamic religion from the verse in holy *Quran "It will be said "Read your record. Sufficient is yourself against you this Day as accountant." (17:14).* and narrated about Caliph Umar ibn al-Khattab, Radiallahu anhu , said: *"Judge yourselves before you are judged, weigh your deeds before they are weighed for you, it is easier for you on judgment day tomorrow, to judge and prepare yourselves today. Beautify yourselves for the grand exposition. That day your deeds will be exposed, On that day you shall be exposed, not one secret of yours concealed" (Attia 1983).*

The Historical Development of Financial Control in Islam

Control represent in the holy Qur'an and the Sunnah of the Prophet Muhammad, and all that is unanimously agreed upon by the Islamic Ummah, where Islam was established a general framework and accountability of individuals and the community. The importance of addressing the stages of the historical development of financial control in Islam in order to

identify on its historical roots starting from the early periods in which the state of Islam flourished his teachings there until the end of the Abbasid state.

At the beginning of the era of the Islamic state, where it was newly established, small in size, a small population was its administrative organization is very simple and its financial resources are limited to the spoils that are seized during the course the battles fought by the Muslims against the polytheists, the Prophet (ﷺ) was based on Management and organization and division among Muslims, where he was not in his reign in the sense of the known but the money was kept in the house of the Messenger of Allah and peace be upon him and the financial resources were distributed for those who are entitled to it on the day or the next day, especially if the resources like camels and sheep and horses (Attia 1983).

Furthermore when the Islamic state expanded he was sending his workers to various quarters to collect Zakat and *Jizyah (capitation)* the two main suppliers in his era, and he recommended his workers to investigate justice in and to be careful not to stretch their hands to anything (Ahmed Ali, 1968). The continued and hear what is transmitted to them from their actions, if found a defective behavior calculates it and forbade it, and it is narrated in this regard, *"The Prophet (peace and blessings of Allah be upon him) appointed a man from a tribe Bani Asad, called Ibn Al-Utbiyya to collect Zakat and Sadaqah. when he has returned with money he said: This is your money, and this is a gift has been given to me' The Prophet (ﷺ) stood up on pulpit, and after glorifying and praising Allah, said:" what is the wrong with employee who we send (to collect ZIS from the community) and returns saying:"This is for you and this is for me?" Why he did not stay at his father's and mother's house to see whether he will be given a gift or not? By him in whose hand is my soul, whoever ever takes anything illegally will bring it on the Day of Resurrection by carrying it on his neck; if it is a camel, it will be grunting, if it is a cow it will be mooing, and if it is a sheep it will be bleating!"(Al Banna, 1984).*

In view of the unchanged circumstances of the Islamic state in the time of the Caliph Abu Bakr, Radiallahu anhu it was in the era of the Prophet (r), it can be said that the methods of financial control continued on what it is where the Caliph was supervising his own workers by monitoring them and directing them and guide them after their vacancy. In the era of the Caliph Umar ibn al-Khattab Radiallahu anhu , and because of the increase of Islamic

conquests widened the area of the Islamic state increased its population and diversified their races and religion which led to an increase the funds that were received from the Islamic towns and therefore made it necessary to increase the regulations to oversee the conditions and finances of Muslims throughout the country. It is believed that at the time of the Caliph Umar ibn al-Khattab, Radiallahu anhu , the city received a lot of money, the he said “ *Oh People if you want, we can scale because the we has received a lot of money, one man from the tribe said:”Oh The Commander of the believers may you establish diwans* (Al-Rayes, 1975). Then Caliph ordered to build *Baitul Mal* to save the money and disposal in accordance with the various banks and to prove the rights of Muslims, and it was this is similar to the Ministry of Finance (Treasury) at present, and the *Baitul Mal* was established in the form of Diwans. And established the *Bureau of abscess* to know what is *Baitul Mal* and what is imposed for each Muslim tender and then the Office of tender (The soldiers) and the Diwan in each state and completed the *Baitul Mal* (Attia 1983).

The word *Diwan* "Persian" means "the record" or "the book", and it is also called from metaphor view for the place that keep these records (Abdel Wahab, 1984). which is defined by Al-Mawardi "as a subject for preserving the rights of the Sultanate businesses and money, also the basis of the armies and workers, it includes in our contemporary terms the work of the Ministry Finance in the supervision of the general budget, income and expenses, its work and its representatives in the fulfillment types of taxes, duties and excises, in addition to the work of the Meera, which is supply and accounts in Ministry of Defense (Al-Hasab, 1984).

The same approach continued in the succession of *Uthman ibn Affan*, Radiallahu anhu and *Ali ibn Abi Talib*, Radiallahu anhu where each of them was following his own workers and holding them accountable (Ahmed Ali, 1968). In the age of the Umayyad state, the workers made an effort to raise funds and were the Jizyah outcome huge amount from *Aldhima people* which is term referring to a non-Muslim member of an Islamic society, and the workers were emphasized to collect. During the reign of *King Bin Marwan* was the translations for Diwans which was written in Persian in Iraq and other countries *Faris*, such as *Diwan Al-Kharaj and Diwan Al-Janamd*, and their purpose was to control those departments and supervise to prevent fraud and forgery, as *Abdul Malik bin Marwan* issued gold dinars to ensure Control of

the exchange rate by the Caliphate and its workers. And when *Omar bin Abdul Aziz* took the Caliphate Made it very wise that his policy - especially in financial matters - be in accordance with the provisions of the Shari'ah As he himself supervised the work of the pillars and held the governors accountable for the resources of the state their spending and the availability of rationalization of expenditure, as well as the assessment of the efficiency of existing personnel on the public finances of Muslims, but at the end of the Umayyad era began greed and tyranny leading to the workers of the collection, forcing the caliphs to hold the workers accountable when they were isolated and to extract the money (Still in their possession, which is called "extraction" (Al-Sahi, 1983).

At the beginning of the Abbasid era, *Abu Jaafar al-Mansur* supervised the construction of the city of *Baghdad* and censorship by himself for all amounts spent in construction in order to prevent any area of embezzlement or waste in the money of Muslims, as he moved the *Baitul Mal* and cash from *Kufa* to *Baghdad*. In the era of the Caliph *Mahdi* was created the *Court of Crisis* (Zurina et al.) And the guardian of the "*Omar bin Yazig*" in order to control all. "*State and State Audit Offices*" (Lashin, 1977). In the era of the Abbasid state, the financial position was strong Luxury and prosperity, They Prosecutors who stands in the direct funds and urged the position of the ministry And al-Hesbah and others, and spread positions and ramifications on the requirements of the situation and then entered each state of (The states of Islam interests necessitated by the conditions of *Baghdad* differed from what in *Cordoba* than in *Cairo* and so on (Ahmed Ali, 1968). So the financial mandate was separated from the political mandate and the ministers were appointed to appoint the workers and the removal and monitoring of the collection of funds and spending, although this did not prevent the subordination of these ministers for the control of the Caliph. The Abbasid state continued its strength after *Al-Ma'mun* took control of the Caliphate, and it was noticed during the period The safe is the completion of the administrative body of the financial Control Bureau represented by "*Baitul Mal*" where became an integrated system of financial control at the time and this system included several jobs of each responsible for a certain aspect of the State's financial affairs (Khawla, 1976), these jobs and positions can conclude as a following:

1. *Baitul Mal owner*, who oversees the money entered into his Diwan, records it in records and monitor what comes out of them for various disbursements and expenses.
2. *Baitul Mal supervisor*, and its task to control matters of income and abscess by organizing a special record for each work of the works shall indicate the name of the work or entity and the different faces of the funds.
3. *Spectator*, and its task to look at the funds, where the accounts are submitted to check them and verify them and ratify it decides what is contained.
4. *Diwan in charge*, which oversees the assets of transactions and controls them, has been called this the post "mother of the Diwan" later.
5. *Al Mustaofi*, whose task is to ask users to raise their accounts at the scheduled times and urge them to so, he is the one who controls the bureau and alerts him to what is in the interest of extracting his money.
6. *Worker*, and the work is the collection of accounts to the responsible party and install and verify their authenticity.
7. *Witness*, his task is to adjust everything from what he saw.

This was followed by the period in which the weakness of the Islamic state began, where the excesses were increased by the caliphs less attention to financial matters and supervision, and began to work on the regulatory bodies and workers in *Baitul Mal* manipulation of public funds, forcing the Caliph *Al-Mutawakil* in (861) to the isolation of ministers and writers and the confiscation of their money and imprisonment and torture, which is one of the reasons that led to the weakness of the state militarily and economically - as a result of its financial and supervisory weakness - which made it the focus of attention the normal external forces and thus its end and the transfer of power to *the Turks*. It is clear from this that financial control in Islam has gradually evolved from an era the message where the Prophet (ﷺ) manages the affairs of Muslims and oversees the image directly from his mosque when the Islamic state at the beginning of its era had few population and area resources, And then developed in the time of the Caliph Umar ibn al-Khattab, Radiallahu anhu, where he wrote

Diwans and then financial control has evolved to its peak in terms of its existing machinery and methods where in the time of safe where the integration of the financial control and became similar - to a large extent – what It is common practice nowadays.

Principles of Financial Control in Islam

In order to judge the efficiency and effectiveness of any regulatory system, a set of principles must be provided or the criteria governing the functioning of the system in its various stages. The principles of financial control are a set of rules and procedures that are acceptable to the public Monitors and controls the design and operation of FCS. In the area of modern financial control, it is noted that there is a set of principles that have been agreed upon before Academic and professional associations have been reached through various studies and research in the field of financial control, which is still adopted as an important basis in determining the areas of financial control and then to judge their efficiency and effectiveness through the extent of commitment and adherence to these principles However, despite the novelty of these scientific principles of financial control, we find that these principles have been observed in the work of the regulatory systems in the Islamic state through its different ages, which is confirmed by the evidence Which are available in the Quranic verses and the prophetic Hadiths along with the orientations and actions which was presented by the Muslim successors on the nature of the work of the financial regulators of the Islamic state. In this article I will attempt to review the practical principles of modern financial control and rooting its historical roots in the Islamic state, with limited scientific principles of financial control which has been agreed by the majority of researchers in the field of financial control, which will include:

1. The principle of the organizational plan.
2. Principle of communication.
3. Valid criteria and indicators for measuring performance evaluation.
4. The principle of feedback.
5. Behavioral principle.

The principle of the organizational plan

The regulatory plan is one of the most important principles of financial control, as it represents the basis for determining Lines of authority and responsibility and lines of communication and coordination between the different administrative levels specified according to them. Islam has taken care of powers and responsibilities in order to put the right person in place appropriate, taking into account that Islam emphasizes the personal content of man and integration the different elements in it for the work assigned to it, in addition to what everyone knows of knowledge and knowledge which is assigned to him to be valid for his performance from all aspects of personal and scientific where he confirms the Prophet (ﷺ) said: *"Whoever is the guardian of the Muslims is nothing, so let a man find out who he is Better for the Muslims has betrayed God and His Messenger"* (Attia 1983). Also on this basis has used the Prophet (ﷺ) forty-two writers and the division of business among them and set terms of reference for each of them. (Book of Revelation, Book of Covenants, Book of Money (Accountants). Caliph Omar ibn al-Khattab Radiallahu anhu from the early who knew the principle of division of labor and applied before it is called by the school of modern scientific management, and shows his interest in this principle in the sermon Addressed to the Muslims where he said: *Whoever wanted to ask about the Qu'ran, may come to Abi Bin Ka'b, and who wanted to ask from the jurisprudence, may come to Moaz bin Jabal, and he wanted to ask about money, let me come, the Arabs do not maximize their race Or their sex, but to their ability to understand the origins of the law and its teachings, they have to make people pray (And spend the right among them, and divide their money and spoils and blackness)(Al Saleh, 1978). Imam Ali Radiallahu anhu also confirmed it when he informed Ashtar al-Naqa'i when he appointed him as the guardian of Egypt He said to him "Look at the things of your servants who use them, so that you use them as a test and can not be favoritism and its effect, the affairs of people and the affairs of the governors are not suitable except by reforming those who use it for their affairs (And they choose it enough for what they have missed) (Hassanein, 1982).*

In addition to the above, there was interest in the administrative divisions of financial affairs in the Islamic State, Where the financial state of Islam divided into three sections of each section for income and other disbursement.

It is not permissible to combine one section with another, and it is not permissible to combine the money of the abscess (*Khraj*) into the money of *charity and atonement*, The income of a department shall not be paid for the expenses of the other (Abdul Rasoul, 1980). One of the most important public functions related to funds is the following:

The Imam's agent for financial affairs, the owner of the market (AL Muhtasib), the wazan, the tax collector, The owner of the tenths, Mustaofoi Khraj of the lands, the owner of the area (especially agricultural land), worker on zakat, the worker on almsgiving (Sadaqah), Mediator (estimated money between two parties), the owner Inheritance (inherited from the heirs), the recipient (the money-holder to transfer it to the money), the supervisor (Financial auditor), the owner of the Baitul Mal (general cashier), the owner of the Baitul Mal (the bastard of cattle) , The owner of the Baitul Mal (stocktaker), the owner of the poor (a family of people who have no - in the era of (Peace be upon him), the role of the Marastan [ancient medical institute](#) (the role of treating patients - from the era of Al-Walid ibn Abd al-Malik), the owner of Tekyeh Zawiya (institution) - originated from the role of the poor).

Second: the principle of communication

Communication is an important factor in the success of any regulatory system in achieving its objectives, and communication is made through periodic reports that can be prepared with a view to delivering the necessary information to those who can benefit from it in order to identify and monitor the degree of performance of the business and thus judged within a certain time period. In all the historical stages of the Islamic state, there was great interest in the need to prepare reports written and communicated to the primary within the specified period of time, whether that period is short or Long, depending on the type and suitability of these reports, when Muslims actually opened a country Faris, and the importance of events during the war, Caliph Umar ibn al-Khattab has sent to *Saad Ibn Abi Waqqas* said to him: "Write to me every day, while the monetary report of the *Baitul Mal* is

counted monthly and the financial position of the State annually. Thus, the periodic reports in Islam take a unified character by type of activity. Periodic by type of revenue, and was preparing a set of reports and financial statements presented to officials in periodic periods as accounting is the first management tool that helps control On economic activity, and all these reports begin with *Basmalah* and then the introduction followed by a detailed work the conclusion is the sentence and the sentence (the catch) (Attia 1983). Examples of reports provided by the accountants of the Beit al-Mal in different diwans.

1. Closing (Cash Center Report): It is a monthly report showing cash income, cash expenses and the remaining balance in end of each month.
2. Respectively (grain yield report): It is prepared for agricultural seasons, and shows the origin and origin of the crops according to their types each agricultural period.
3. Sales Work (Sales Report): It shows the quantity, price, sales value and balance in quantity and value at the end of each period limited.
4. Business Innovation (Procurement Report): It shows the amount, price and value of purchases and their expenses at the end of each given period
5. Height (balance sheet). It is the list of financial status for *the Hijri year* from or prohibited to the end of *Dhu al-Hijjah*, and shows with these assets and liabilities and the difference between revenues and expenses next year, then the second section shows the actual results after the end of the year and interpretation differences in final accounts.

Third: sound criteria and indicators for measuring and evaluating performance

In order to judge the efficiency and effectiveness of any financial control system, there must be standards and sound indicators of performance appraisal through which the performance of persons or government agencies is done his responsibilities and responsibilities are outlined in the organizational structure and different work divisions.

Standards and indicators for measuring and evaluating performance in the Islamic state were based primarily on the extent of commitment to what is mentioned in the Quranic verses

and the Noble Prophetic traditions regarding all of them financial transactions. In this way, it is possible to identify some of the criteria and indicators on which the performance evaluation was based on the matters of Muslims in terms of financial aspects as follows:

1. The necessity of collecting public funds and spending them according to what is stipulated in Sharia. As there are a lot of Quranic verses and noble Hadiths that are determined according to them how to collect the necessary funds and then spend on the beneficiaries, and examples of Zakat, Abscess, tribute, prize, booty, category, tithes ... etc.

2. Need to invest resources available during the designated time period. Examples of this are what Islam calls the need to exploit agricultural land by its owners, so if it has not been exploited within three years, it must be confiscated to *Baitul Mal* and given to whom He can exploit it properly.

3. Do not harm society as a result of economic and financial activities. This is confirmed by the Hadith, *"It is not allowed to do harm nor to allow being harmed "if there is harm to society as a result of exploitation of resources, the governor must address and direct what can be beneficial to society and the environment.*

4. The need to rationalize expenditures and verify the non-use of Muslim funds in non-prescribed aspects it is Sharia without favoritism or obedience to the guardian by it. It is narrated in this regard that the caliph *Othman ibn Affan*, Radiallahu anhu , had asked a curator Beit al-Mal paid to give him his daughter's husband on the occasion of his marriage, but the *Baitul Mal* curator objected Othman was angry and said to him: *You are a treasurer, replied the storekeeper: I am treasurer Beit al-mal not your own treasurer* (Al-Sahi, 1983). *It is also narrated from the Caliph 'Umar ibn' Abd al-'Aziz that 'Amr bin Muhājir said, "Umar used to burn a candle when he would deal with the affairs of the Muslims at night. When he would finish from that he would blow out the candle and instead light his own lantern."* (Abdel Wahab, 1984). Muslims in addition, the system can be considered the division created by the Caliph Umar ibn al-Khattab of the most practical applications in the way assessing the performance and accountability of its workers, which has recently been called the principle of *"where you have this"* has lost his workers were held to account for the accuracy of their money and collected them, if it turns out that their salaries do not allow Provided, and makes it in the Beit

Al-mal , has been roy that the money and his servants and workers: *Saad bin Abi Waqas, Muawiyah bin Abi Sufian, Amr ibn al-Aas, Khaled bin al-Waleed* and others, has been devised several means And procedures aimed at the computer with its workers and workers, was used if a worker counted his money when he was appointed, he also commanded his workers and his allies when he came to the city to enter the day and not enter the night so that he did not They hide something about the money. In addition, the caliph Omar ibn al-Khattab, was emphasizing the need to evaluate performance the workers and monitors their work according to the expression standards that came by Islam, has been reported that he said one day: *Yes, he said: even to see in his work what I ordered him or not?* (Abdel Wahab, 1984). And on this basis was to bring his workers from Period for accounting and performance evaluation. Other caliphs also wrote to their workers that they should lose their mandates and assess their performance (Awad, 1937) Period to another, this *Harun al-Rashid* writes to one of his workers says to him: *I think that send people from the people The goodness and chastity of those who trust his religion and his secretariat ask about the biography of the workers and what they did in the country and how they went out the abscess on what they ordered and on the employment of the people of the abscess and settled, and if you have from the worker or the governor promises injustice or abuse and betrayal of you in your flock or slaughtered greed or worsened his biography, It is haraam for you to use it and use it, and if you imitate some of the things of your community or share it with someone else (Your order, but punished by punishment for deterring others* (Al-Sahi, 1983).

Fourth: the principle of feedback

The role of feedback in any system is an important and complementary role of the stages experienced by that system, as it works to provide the beneficiaries of the system with the necessary information in the judgment on the contribution. This system with all its components in achieving the desired goals as well as identify deviations and analysis their interpretation does not mean anything without putting corrective steps for deviations in order to process them which is a stage in the stages of any system, especially in FCS. By reviewing the previous principles of financial control in Islam, it became clear to that Islam

focused on the need to communicate information from all levels of management to the highest responsibilities responsible for them due to the importance of this information in the measurement and evaluation of performance, the importance of information can be clarified from through the definition and awareness of officials of what they do themselves from the work assigned to his performance or what he does their workers are responsible for the affairs of Muslims throughout the Islamic state.

The Prophet ﷺ emphasized the need to correct the deviations (actions) Wrong and contrary to the teachings of Islam) directly, which is confirmed by the Hadith " *On the authority of Abu Sa`eed al-Khudree (Radiallahu anhu) who said: I heard the Messenger of Allah (ﷺ) say, "Whosoever of you sees an evil, let him change it with his hand; and if he is not able to do so, then [let him change it] with his tongue; and if he is not able to do so, then with his heart — and that is the weakest of faith.", Caliph Abu Bakr al-Siddiq, Radiallahu anhu, "I am elected not because I am the best of you. . . If I do my job thoroughly, follow me and help me. If I deviate from the right path to corruption, bring me back to the right path." He died in Medina and is buried next to the Prophet". (Al Banna, 1984). And deviations directly without the passage of time on them, which we note in his emphasis on the need to terminate the workers who are responsible for the affairs of the Muslims if they find them unjust, even if the terminate occurs every day he said: "It is better for me to terminate myself every day than to keep an unjust one hour of the day (Abdel Wahab, 1984).*

Fifth: The reverse principle

The reverse principle is one of the scientific principles that have been taken up by recent and related studies in the areas of financial control. The misuse of regulatory powers over economic units has been misused Resulting in many behavioral problems in individuals subject to financial controls assuming that the oversight process per se is actually focused on monitoring behavior and behavior Individuals working in those units and not on the funds themselves. Since the emergence of Islam has led to a radical turn in the lives of Arabs and the world as a whole He was able to calibrate all the political, economic, social and behavioral

systems that prevailed before So. It can be said that all this would not have been possible without providing the deep spiritual foundation that he built Al-Rafid is a Muslim, and according to him, he deals with all aspects of life. As is well known, censorship in fact is an abstract behavioral idea whose origin goes back to the science of exile Social, therefore, we find that the Muslim at the time worked to fine himself and cleanse his heart and nourish his mind with the principles Such as love, righteousness and piety, and on the basis of these principles he regulated his financial and economic life (Awad, 1937).

If we are absorbed in the Islamic thought and the methods of financial control in Islam, we find that it has been Adopting the behavioral principle as an important basis in increasing the effectiveness of the FCS in the Islamic State during the adoption, and in large measure, the following:

1. To reinforce the idea of continuous divine control of the acts of worship in individuals and based on punishment And reward, based on the Almighty said: *"The day you find all the same as what worked well prepared and worked Of the ill-wishes that they have and keep him away (3:30)*, and the need for fear of working personnel of to God before they feared the censorship of people and the official regulatory bodies.

2. What individuals have of the inner power of faith established by the Islamic faith in the members of the community So that it is based on the evaluation of the personal behavior of each individual based on censorship the self and the extent of love for good and directed towards him while moving away from what is otherwise. Based on the above, it can be said that the adoption of the Islamic state on the behavioral principle in censorship finance on Muslim funds can be considered one of the most important reasons that explain the reasons for my advancement and the development of financial control in the Islamic state of what is now in the control systems in The majority of countries in the world are different

D. CONCLUSIONS

Financial control of Islamic thought was based on the complementarity of both concepts Economic, accounting and administrative, in order to achieve the regulatory objectives represented to preserve the funds of Muslims and raise the efficiency of the performance of the administrative body based on the affairs of the *Baitul Mal* Muslims. The types of financial controls currently known have been known in the country Islam through its different ages in one form or another, where the Prophet peace be upon him The Muslim caliphs after him practice it directly or indirectly. Islamic financial control bodies took into account the Muslim individual's perception of censorship the divine imposed by God (the Almighty) on his slaves, in addition to the individual's self-control of himself, As effective control types to ensure the good conduct of individuals working in the collection and disbursement of *Baitul Mal* Muslims are fully financed and preserved from loss or theft, which they lack The majority of SAIs are at present. The financial control in the Islamic state has undergone many stages of development through its different ages, It started with a small device for financial control, which is based in the mosque of the Prophet, peace and blessings be upon him Himself directly, where the Islamic state at the time was emerging, small space, A few resources, and a small population, and then established the competent departments in the time of the Caliph Umar ibn al-Khattab And was finally integrated into an integrated system of financial control in the Abbasid era in time Safe, where many administrative functions are guaranteed at various levels With the necessary powers to exercise the types of financial control recognized in time the present . Despite the recent scientific principles of financial control, most of these principles have been observed in the work of the systems of financial control in the Islamic state through its different ages, which confirms it the evidence available in the Koranic verses and the prophetic Hadiths along with guidance and the actions of the Muslim successors. The consideration of behavioral, psychological and spiritual factors by the financial control bodies in the State Is one of the most important methods that have led to increasing the efficiency and effectiveness of its regulatory systems.

Recommendations.

Taking into account the concepts and principles that were known in the Islamic era by the current financial control bodies, because of their great importance and added value Increasing the efficiency and effectiveness of their systems. Reference to Islamic historical roots when writing recent research and studies researchers and writers, so that their significance becomes clearer and their originality becomes more profound, in addition to necessity not to ignore the role of Islam in providing efficient and effective financial regulatory bodies.

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