



## Ibn Salam Al-Herawi's Contributions To Islamic Economic Thought: A Comprehensive Analysis Of His Book '*Al-Amwal*' And Its Implications For Contemporary Discourse

**Abdulbasir Azizi**

Lecturer at the Jurisprudence Department of Shariah Faculty  
Badakhshan University Afghanistan  
Email: [azizi.basir2018@gmail.com](mailto:azizi.basir2018@gmail.com)

**Habiburrahman Rizapoor**

Lecturer at the Islamic Studies Department of the Shariah Faculty  
Badakhshan University Afghanistan  
Email: [habibraghi@gmail.com](mailto:habibraghi@gmail.com)

**Abstract:** *This study aims to comprehensively examine the influential contributions of Ibn Salam Al-Herawi in shaping the Islamic economy during the medieval era through his seminal work, the book "Al-Amwal." By employing an analytical and descriptive approach, this research delves into Ibn Salam Al-Herawi's profound impact on the foundations and evolution of Islamic economic thought. Through a critical evaluation of primary sources, including "Al-Amwal," historical records, and scholarly commentaries, this study dissects his treatises on economic principles, shedding light on his distinctive perspectives regarding trade, finance, wealth distribution, and ethical considerations within the framework of Islamic economics. The findings of this research underscore the profound influence of Ibn Salam Al-Herawi's innovative ideas as expressed in "Al-Amwal." His work exhibits unique characteristics and specialties not found in other writings on Islamic finance. However, alongside these positive aspects, critiques of Ibn Salam's "Kitab Al-Amwal" have also emerged. In conclusion, this study establishes Ibn Salam Al-Herawi's pivotal role in shaping Islamic economic thought. His insights and perspectives continue to resonate in contemporary discussions on Islamic economics. By emphasizing ethical considerations, equitable trade practices, and just wealth distribution, Ibn Salam underscores the crucial alignment between economic activities and moral values. This alignment highlights the inherent compatibility of Islamic teachings with economic principles, thereby contributing to the broader discourse on the intersection of ethics and economics.*

**Keywords:** *Ibn Salam Al-Herawi, Kitab Al-Amwal, Islamic Finance, Zakat*

### INTRODUCTION

Abu Ubaid al-Qasim ibn Salam ibn Miskeen ibn Zaid al-Azdi was a Roman slave who was born in the city of Herat in Khorasan (Afghanistan) in the year 157 AH (773 CE), although there are differing opinions about his birthdate ranging from 150 AH to 154 AH. The prevailing view, however, is that he was born in the year 157 AH (773 CE).<sup>1</sup> He acquired knowledge from his teacher of the Quran during his childhood. Later, he ventured out to continue his education under the guidance of scholars of his time, encompassing experts in Hadith, jurisprudence, language, and literature. He studied grammar, recitation, Hadith, and jurisprudence under the tutelage of Isma'il ibn Ja'far, Shareek, Isma'il ibn 'Ayyash, Sufyan ibn 'Uyaynah, Yazid ibn Harun, Isma'il ibn 'Aliyah, Hujjah ibn Muhammad, Yahya ibn Sa'id al-Qattan, 'Abd al-Rahman ibn Mahdi, Marwan ibn Mu'awiya, Hammad ibn Mas'adah, 'Umar ibn Yunus, Abu Bakr ibn 'Ayyash, Ishaq al-

<sup>1</sup> Muhammad Amara, *Muqaddimah Kitab al-Amwal*, (Cairo: Dar al-Shorouk, 1989) p. 24.

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\*Abdulbasir Azizi, [azizi.basir2018@gmail.com](mailto:azizi.basir2018@gmail.com)

Azraq, and others. To illustrate his profound thirst for knowledge, it suffices to note that he, may Allah have mercy on him, traveled to Basra towards the end of his life to learn from his teacher Hammad ibn Zaid. However, upon his arrival, he learned that his beloved teacher had already passed away, causing him great sorrow for the loss of his mentor.<sup>2</sup> During his lifetime, Abu Ubaid al-Qasim witnessed the reign of seven Abbasid caliphs, spanning from the first Abbasid caliph in the period from 132 AH to 232 AH. He lived through the reigns of Al-Mahdi, Al-Hadi, Al-Rashid, Al-Amin, Al-Ma'mun, and Al-Mu'tasim.<sup>3</sup>

Ibn Salam Al-Herawi received knowledge from both the scholars of Basra and Kufa and attained a level of *ijtihad* (independent reasoning) that was free from adherence to any specific school of thought.<sup>4</sup> It has been said that he did not blindly follow any particular jurisprudential school among the renowned schools. Abu Ubaid, in pursuit of knowledge, sought the guidance of numerous mentors. For instance, he studied language under Abu 'Amr Ishaq ibn Marar al-Shaybani, Abu Sa'id 'Abd al-Malik ibn Quraib al-Basri, 'Ali ibn Hamzah al-Kisa'i, and Ma'mar ibn al-Muthanna al-Basri. He also received instruction in various recitations from Isma'il ibn Ja'far ibn Abi Kathir al-Madani, Hujjah ibn Muhammad al-Musayyi, Shuja' ibn Abi Nasr al-Balkhi, 'Ali ibn Hamzah al-Kisa'i, and Hisham ibn 'Amr. Additionally, he studied Hadith under Isma'il ibn 'Ayyash Abu 'Utbah al-'Unsi, Sufyan ibn 'Uyaynah al-Kufi al-Makki, 'Abd al-Rahman ibn Mahdi al-Basri, 'Abdullah ibn al-Mubarak, and Hashim ibn Bashir.<sup>5</sup>

Upon mastering the knowledge and disciplines of his era, he returned to Herat, where he began educating young students. His reputation as an educator grew to the extent that he was mentioned by al-Jahiz in his book "*Kitab al-Mu'addibin*." He provided education to both commoners and elite, and he served as an educator for the son of Thabit ibn Nasr ibn Malik al-Khazai. When Thabit was appointed as the ruler of Tarsus, Ibn Salam accompanied him to the city and was appointed as a judge there. He held the position of a judge in Tarsus for a period of eighteen years, from 192 AH to 210 AH.<sup>6</sup> After leaving his position as a judge in Tarsus, he settled in Baghdad alongside 'Abdullah

<sup>2</sup> Abdullah Rabei Mahmoud, *Abu Ubaid Al-Qasim ibn Salam, his scholarly background and contributions*, (Damanhour: Al-Azhar University, 1983 CE) pp. 4-5.

<sup>3</sup> Mohammad Amara, *Muqaddimah Kitab al-Amwal*, 29-30.

<sup>4</sup> Mohammad Amara, *Muqaddimah Kitab al-Amwal*, 25.

<sup>5</sup> Sa'id Bakdash, "Abu Ubaid al-Qasim ibn Salam: Mujtahid, wa Muhaddith, Faqih Wa Lughawiun Bari (Damascus: Dar al-Qalam, 1991 CE). Pages 37-47.

<sup>6</sup> Muhammad Amara, *Muqaddimah Kitab al-Amwal*, (Cairo: Dar al-Shorouk, 1989) p. 24.

ibn Tahir ibn al-Husayn ibn Mus'ab al-Khazai. Al-Khazai arranged for him a monthly stipend of ten thousand dirhams.<sup>7</sup>

Later, Ibn Salam al-Herawi traveled to Egypt and resided there for a period. Subsequently, he returned to Baghdad before embarking on a pilgrimage to the holy city of Mecca in the year 223 AH. After completing his Hajj pilgrimage, he returned to Baghdad. He then had a vision in which he saw the Prophet Muhammad ﷺ sitting on his bed while people surrounded him to offer greetings and shake his hand. Ibn Salam was initially prevented from entering, but he persisted until he was allowed in to greet and shake hands with the Prophet ﷺ. Upon waking up, Ibn Salam informed the caravan's caretaker of his dream and decided to cancel his trip. He resided in Mecca until he passed away in the year 224 AH. He was buried in the house of Ja'far ibn Abi Talib.<sup>8</sup>

## **METHOD**

This article involves a comprehensive analysis of the influential contributions made by Ibn Salam Al-Herawi to the development of the Islamic economy during the medieval period, primarily through his significant work "*Al-Amwal*." Adopting an analytical and descriptive approach, this research undertakes an in-depth exploration of Ibn Salam Al-Herawi's profound impact on the core foundations and evolution of Islamic economic thought. By critically examining primary sources such as "*Al-Amwal*," historical records, and scholarly interpretations, the study dissects his writings on economic principles, shedding light on his distinctive viewpoints concerning trade, finance, wealth distribution, and ethical considerations within the context of Islamic economics. The research findings emphasize the profound influence of Ibn Salam Al-Herawi's innovative concepts as presented in "*Al-Amwal*." His work showcases distinct characteristics and specialized insights that differentiate it from other writings on Islamic finance. While acknowledging these positive aspects, the study also acknowledges the critiques directed at Ibn Salam's book "*Al-Amwal*." To conclude, this investigation firmly establishes Ibn Salam Al-Herawi's pivotal role in shaping Islamic economic thought, with his insights continuing to resonate in contemporary conversations surrounding Islamic economics. Through his emphasis on ethical considerations, fair trade practices, and just wealth distribution, Ibn Salam underscores the fundamental harmony between economic endeavors and moral principles. This alignment underscores the inherent concurrence

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<sup>7</sup> Muhammad Amara, *Muqaddimah Kitab al-Amwal*, p. 24.

<sup>8</sup> Muhammad Amara, *Muqaddimah Kitab al-Amwal*, Pp. 28-29.

between Islamic teachings and economic tenets, thus contributing to the broader discourse on the interplay between ethics and economics.

## RESULTS AND FINDINGS:

Abu Ubaid Al-Qasim ibn Salam ibn Miskeen ibn Zaid Al-Azdi was a prolific writer and scholar. As Al-Jahiz remarked about his works: People have not authored anything truer or more beneficial than his writings.<sup>9</sup> Abd al-Baqi Al-Yamani acclaimed him as an "imam in all disciplines," while Ibrahim Al-Harbi described him as "a mountain in which the spirit was infused, speaking on every subject within knowledge." Ishaq ibn Rahawayh attested, "God Almighty loves the truth; Abu Ubaid Al-Qasim ibn Salam knows more and is more knowledgeable than I." In another narration, it was stated, "God does not shy away from the truth; Abu Ubaid Al-Qasim ibn Salam knows more and is more knowledgeable than both Ahmad ibn Hanbal and Al-Shafi'i."

In the annals of Baghdad, Al-Khatib Al-Baghdadi documented that Ibn Salam Al-Hirawi produced over twenty books encompassing various disciplines, including Quranic exegesis, the science of hadith, jurisprudence, unusual hadith compilations, meanings of poetry, proverbs, and several books that remain unparalleled.<sup>10</sup> Abu Ubaid Al-Qasim's devotion to knowledge was paralleled by his piety. Abu Bakr Al-Anbari reported that Abu Ubaid divided his nights into thirds, spending one third in prayer, one third in sleep, and one third in scholarly endeavors. Ad-Dani praised him as "a leader of his time in all fields of knowledge, a follower of the Sunnah, and a trustworthy authority."<sup>11</sup> Abdullah ibn Tahir concurred, asserting that among the scholars of Islam, four stood out: Abdullah ibn Abbas in his era, Al-Sha'bi in his era, Al-Qasim ibn Ma'in in his era, and Al-Qasim ibn Salam in his era.<sup>12</sup> Ahmad ibn Hanbal, may God have mercy on him, expressed, "Abu Ubaid is among those who improve each day."<sup>13</sup>

Ibn Salam himself humbly stated: No one has ever debated me in matters of knowledge without me overpowering them. No one has shared a single area of expertise with me without surpassing me in it. Abu Dawood Sulayman ibn Al-Ash'ath attested: He

<sup>9</sup> Mohammad Amara, *Muqaddimah Kitab al-Amwal*, p.30.

<sup>10</sup> Mohammad Amara, *Muqaddimah Kitab al-Amwal*, p.30.

<sup>11</sup> Abu Bakr Ahmed ibn Ali ibn Thabit ibn Ahmed ibn Mahdi Al-Khatib Al-Baghdadi, *Tarikh Baghdad*, vol. 14 (Beirut: Dar al-Gharb al-Islami, 2002), p. 392, number 6820.

<sup>12</sup> Muhammad ibn Muhammad ibn Muhammad Salim Muheisen, *Mu'jam Hifaz al-Quran 'Abr al-Tarikh*, Vol. 1, (Beirut: Dar al-Jil, 1992), p. 41.

<sup>13</sup> Shams al-Din Muhammad ibn Ahmad ibn Uthman al-Dhahabi, *Siyar A'lam al-Nubala*, Vol. 10, (Beirut: Dar al-Risalah, 1985), p. 504.

is a trustworthy, reliable authority. Ad-Dar Qutni remarked, "He is a trustworthy individual, an imam, a mountain." Imam Ibn Hibban praised him, asserting, Abu Ubaid was one of the imams of this world, a scholar of hadith, jurisprudence, religion, piety, and literature. In his days, he collected, compiled, selected, defended, and supported hadith, combating those who opposed him.<sup>14</sup> Ibrahim Al-Harbi echoed these sentiments, "I witnessed three individuals unparalleled in their time; women would not be able to give birth to their equals. I saw Abu Ubaid Al-Qasim ibn Salam, who resembled a mountain that God breathed life into, speaking on every discipline. I saw Bishr ibn Al-Harith resembling a man whose entire body, from head to toe, was kneaded with intelligence. I also saw Ahmad ibn Hanbal, as if God had gathered all the knowledge of the early generations for him, allowing him to speak as he wished and withhold as he pleased."

Hilal ibn Al-Ala' Al-Raqi concurred, "God has blessed this nation with four in their times: Al-Shafi'i, who comprehended the hadith of the Prophet ﷺ; Ahmad ibn Hanbal, steadfast in adversity; without them, people would have fallen into disbelief. Yahya ibn Ma'in, who cleared hadith of falsehood; and Abu Ubaid Al-Qasim ibn Salam, who elucidated the obscure in the hadith of the Prophet ﷺ; without them, people would have ventured into error."<sup>15</sup>

Abu Ubaid held a distinguished position in Islamic jurisprudence, drawing from the teachings of various renowned scholars of different legal schools or their disciples. He was not an adherent to any particular Islamic school of thought, which led followers of each school to believe that he aligned with their own perspective. For instance, the Shafi'is thought of him as a follower of the Shafi'i school, the Hanafis saw him as a Hanafi, the Malikis considered him a Maliki, and the Hanbalis associated him with the followers of Ahmad bin Hanbal, may God have mercy on him.<sup>16</sup>

Imam Abu Ubaid al-Qasim bin Salam reached a high level of scholarly exertion (ijtihad). He derived legal rulings independently from his comprehensive understanding of sources, for which he had a strong and solid foundation. Abu Ubaid possessed noble qualities and virtues, as described by Sa'id b. Kaddash: "Abu Ubaid combined knowledge and action, along with admirable ethics. He possessed praiseworthy qualities and commendable attributes. He was a repository of virtues, among the chosen scholars, a person of faith, worship, asceticism, piety, and detachment. He exhibited dignity and

<sup>14</sup> Mohammad Amara, *Muqaddimah Kitab al-Amwal*, p.44.

<sup>15</sup> Mohammad Amara, *Muqaddimah Kitab al-Amwal*, p.45.

<sup>16</sup> Abdullah Rabee Mahmoud, *Abu Ubaid Al-Qasim bin Salam: Thaqafatuhu Al-Ilmiyya wa Atharuhu*, (Damanhur: Jamiat Al-Azhar, 1983 CE), p. 17.

reverence for knowledge and scholars." Although Ibn Salam al-Harawi was a great scholar and jurist, he remained humble towards students and those seeking knowledge. As narrated by Al-Khatib al-Baghdadi, he would welcome visitors and scholars and visit the homes of some of his students, like Ali bin al-Madinī and Abbas al-Anbari, where he would engage in discussions.<sup>17</sup>

Upon perusing historical accounts and biographical works, it becomes evident that numerous authors have written about him. This underscores his significance and scholarly stature in various fields of Arab and Islamic thought. For example, Al-Khatib al-Baghdadi mentioned him in his "History of Baghdad," Ibn Nadim listed him in his "Fihrist," and Al-Farāhīdī included him in his classification of Hanbali scholars. Other references to him can be found in works by Ya'qūt al-Hamawi, Al-Dhahabi, and others, discussing his contributions to literature, history, and Islamic jurisprudence. Contemporary scholars have also extensively written about him. For instance, Brockelmann in "History of Arabic Literature," Fuad Sezgin in "History of Arab Heritage," Muhammad Kurd Ali in "Treasures of Ancestors," and numerous encyclopedias and biographical dictionaries have dedicated entries to him.<sup>18</sup>

The book "*Al-Amwal*" stands as one of the oldest and most authoritative works in the realm of public financial policy within Islamic jurisprudence. It holds a prominent position among the great works of Islamic jurisprudence, and is the earliest significant contribution to the Islamic heritage concerning wealth. Its author drew extensively from Quranic verses, prophetic traditions, statements of the companions and followers, as well as the practical applications of wealth in Islamic jurisprudence. The book also documents the legal opinions and scholarly insights of prominent jurists and scholars in this domain.<sup>19</sup>

Remarkably, this book encompasses a comprehensive exploration of financial matters by referencing textual sources from the Quran and Sunnah, statements of the companions, the views of the early jurists, and their followers. It engages in critical discussions of these perspectives and selects the soundest opinions, substantiating them with evidence.<sup>20</sup> This tome's magnitude is approximately three times that of Abu Yusuf's

<sup>17</sup> Sa'id Bakdash, "Abu Ubaid al-Qasim ibn Salam: Mujtahid, wa Muhaddith, Faqih Wa Lughawiun Bari (Damascus: Dar al-Qalam, 1991 CE). Pages 39..

<sup>18</sup> Mohammad Amara, *Muqaddimah Kitab al-Amwal*, p.21-39.

<sup>19</sup> Muṣaffafīn Sūdārnū Ḥamīd, *Tarjīḥāt al-Imām Abī 'Ubayd al-Qāsim ibn Salām ibn 'Abd Allāh al-Harawī*, p. 4.

<sup>20</sup> Muṣaffafīn Sūdārnū Ḥamīd, *Tarjīḥāt al-Imām Abī 'Ubayd al-Qāsim ibn Salām ibn 'Abd Allāh al-Harawī*, p. 5-6.

"*Kitab al-Kharaj*." Within its pages, it addresses economic problems prevalent in the first half of the second century of Islam, supported by the Prophet's sayings, companions' traditions, and teachings of the successors. It doesn't limit itself to a single type of wealth but examines various forms of wealth acquired through commerce, land, resources, and other means.<sup>21</sup>

Imam Abu Ubaid emphasizes granting complete authority to the ruler and caliph in establishing economic policies that adhere to Islamic principles and serve the welfare of the people. The collected Zakat, a form of obligatory charity, is to be distributed directly to the state or its deserving recipients. In his book, Ibn Salam al-Harawi references nearly 2000 hadiths in addition to expounding his own perspective on matters related to hadith, interpretation, jurisprudence, and the Arabic language. He occasionally critiques the authenticity of the hadith chains and the content, as well as explaining complex and unfamiliar words. As a result, the book frequently contains the phrase "Qala Abu Ubaid" (Abu Ubaid said) in its chapters' beginnings, middles, or ends. Furthermore, it references the opinions of early scholars and elucidates the prevailing opinion in contentious matters. The author does not adhere to a specific school of thought in areas of disagreement, instead opting for the most valid and preferable viewpoint, using phrases like "*Akhhtar*" (we chose) or "*Nakhtar*" (we select) to indicate the preferred stance. Despite "*Kitab al-Amwal*" by Abu Ubaid containing numerous hadiths, scholars have regarded it not merely as a hadith compilation, but also as a work of jurisprudence. The book is divided into sections, with each section containing chapters, followed by the citation of hadiths and opinions.<sup>22</sup>

Ibn Salam al-Harawi diligently sought to substantiate his book with credible sources, including the sayings and actions of the Prophet ﷺ, his letters to his governors, the words and deeds of the caliphs, the opinions of jurists, the scholars of the early generations, and his contemporaries. The book "*Al-Amwal*" contains diverse historical materials such as the Medina Charter and the Prophet's letters to his governors. Upon reading this book, it becomes evident that Imam Ibn Salam al-Harawi considered the letters of the caliphs, particularly those of Umar ibn al-Khattab and Umar ibn Abd al-Aziz, may Allah be pleased with them, as authoritative references for matters pertaining to financial policies. Brockelmann remarked about "*Kitab Al-Amwal*" by Ibn Salam al-

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<sup>21</sup> Muhammad Izazi Nurjaman, & Muhammad Danil, "Relevansi Pemikiran Ekonomi Abu Ubaid di Indonesia". *Islamic Circle*, V, 1,2, 2020, p. 51.

<sup>22</sup> Muhammad Izazi Nurjaman, & Muhammad Danil, "Relevansi Pemikiran Ekonomi Abu Ubaid di Indonesia". p. 54.

Harawi: "The book '*Al-Amwal*' deals with the rules of Zakat (obligatory charity) and *Khums* (tax), supported by strong evidence from the Quran, Sunnah, as well as statements of scholars and jurists. It was published by Muhammad Hamed al-Faqi in Cairo in 1453 Hijri, based on manuscripts found in the General Library of Damascus and in Cairo."<sup>23</sup>

Mohammed Amara states: The writing of '*Kitab al-Amwal*' represents the first significant work in Islamic heritage.<sup>24</sup> It is the most comprehensive, precise, and thorough work in this field. Its author was not merely a narrator or compiler, but a remarkable scholar and a critical thinker. He narrates hadiths, compares narratives, critiques chains of transmission, and excels in balancing between conflicting opinions. He surpasses being a mere narrator or commentator and attains the rank of a critical researcher in hadith, a scholar of jurisprudential principles, and an expert jurist."<sup>25</sup>

Ibn Hajar al-Asqalani (773-852 AH) commented about "*Kitab al-Amwal*": The book of Abu Ubaid on finances is among the best works in jurisprudence and the finest.<sup>26</sup>

Numerous manuscripts of "*Kitab al-Amwal*" have been copied by various individuals. For instance, a preserved manuscript exists in the Egyptian National Library, copied in the month of Muharram, 571 AH, by Ali ibn Abi Bakr ibn Muhammad al-Tajibi. Another preserved manuscript, known as the "Shamiyya version," exists in the Zahiriyya Library in Damascus. It was copied in 567 AH by Ibrahim ibn Abdulwahid ibn Ali ibn Surur al-Maqdisi. This version differs from the Egyptian version in terms of phrasing and vocabulary. The third version is also located in the Egyptian National Library, copied in 1346 AH, but it contains numerous errors due to the scribe's handwriting quality.<sup>27</sup>

The reason for choosing the title "*Kitab Al-Amwal*" instead of "*Kitab Al-Khiraj*," as previously selected by his predecessors among the jurists like Abu Yusuf and Yahya ibn Adam, is that the term "finances" (أموال) is broader and more comprehensive than the term "taxation" (خراج). The term "taxation" encompasses taxes, tribute, and the fifth share, while "finances" includes the mentioned resources as well as other financial resources imposed and collected by the Islamic state, such as zakat (charitable alms) and

<sup>23</sup> Muhammad Izazi Nurjaman, & Muhammad Danil, "Relevansi Pemikiran Ekonomi Abu Ubaid di Indonesia, p. 51.

<sup>24</sup> Abdullah Rabee Mahmoud, Abu Ubaid Al-Qasim bin Salam: *Thaqafatuhu Al-Ilmiyya wa Atharuhu*, (Damanhur: Jamiat Al-Azhar, 1983 CE), p. 27.

<sup>25</sup> Mohammad Amara, *Muqaddimah Kitab al-Amwal*, p.13-14.

<sup>26</sup> Abu al-Fadl Ahmad ibn Ali ibn Muhammad ibn Ahmad ibn Hajar al-Asqalani, *Tahdhib al-Tahdhib*, Vol. 7, (India: Matba'at Da'irat al-Ma'arif al-Nizamiyya, 1326 AH), p. 316.

<sup>27</sup> Ifrām al-Bustānī, *Dā'irat al-Ma'arif*, Juz' 2 (Bayrūt: Dār al-Kutub al-'Ilmiyyah, b.t.) Şafh 197.

'ushr (tithe). Furthermore, the translation of "أموال" into English corresponds to "Public Finance," referring to general financial matters, while "خراج" translates to "Taxation," indicating that the term "أموال" is more inclusive than "خراج."<sup>28</sup>

Additionally, the book "*Al-Amwal*" provides rich reports about the early centuries of Islamic Hijri economy, such as the sayings and actions of Prophet Muhammad ﷺ, the Companions, and the Successors. Ibn Salam not only mentions these sayings but presents the subject systematically, highlighting scholars' opinions and comparing their views.<sup>29</sup>

Despite scholars praising Abu Ubaid and his works, some scholars criticized "*Kitab Al-Amwal*," including al-Baghdadi, who reportedly said, "His weakest book is '*Al-Amwal*'; he enters a chapter containing thirty-five narrations from the Prophet ﷺ, then he brings one or two narrations, collecting them from the Sham tradition and discussing their wordings." However, this critique doesn't pertain to the inclusion of weak or fabricated narrations; it relates to the scarcity of narrations and chapters. The aim of "*Kitab Al-Amwal*" is more focused on jurisprudential exploration rather than the intention of preservation and transmission, making it distinct from traditional hadith compilations.<sup>30</sup>

Ibn Salam, following the methodology of the narrators, does not necessarily prioritize the soundness of a chain of transmission in his work. Presenting a chain does not imply that it is the most authentic for the transmitted text, regardless of whether the hadith is *marfu'* (attributed to the Prophet), *mauquf* (attributed to a Companion), or *maqtu'* (attributed to a Successor). This approach deviates from the standard practice of hadith scholars, as exemplified by Ahmad and Yahya. As Ibrahim al-Harbi stated, "Abu Ubaid was as if he were a mountain that the spirit breathed into, excelling in everything except hadith, a craft mastered by Ahmad and Yahya."<sup>31</sup>

The Book of *Al-Amwal* has been printed multiple times. Notable editions include the one edited by Muhammad Hamed al-Faqi (1309-1379 AH) and printed by al-Amira Press in Cairo in 1353 AH. This edition relied on the Egyptian version and the version derived from the Sham tradition. Another edition was prepared by Muhammad Khalil Haras and printed by the Azhari Colleges Library in Cairo in 1388 AH, which rectified many errors found in previous editions. A separate edition was published by the Nasser

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<sup>28</sup> Ugi Suharto, "Early Discourse on Islamic Public Finance: A study Based on Kitab Al Amwal of Abu Ubaid Al-Qasim b. Salam", p 4-6.

<sup>29</sup> Lola Fitria Sari, "The Great Philosopher in *Islamic Economy*" 2018, <https://osf.io/brnz6/download>, p. 10

<sup>30</sup> Abu Bakr Ahmad ibn Ali ibn Thabit ibn Ahmad ibn Mahdi al-Khatib al-Baghdadi, *Tarikh Baghdad*, Vol. 12 (Beirut: Dar al-Gharb al-Islami, 2002 CE), p. 413.

<sup>31</sup> Haydar 'Adwus 'Ali, *taba' tahaqiq al-doktor Muhammad 'Amara li-kitab al-Amwal li-Abi 'Ubayd al-Qasim ibn Salam*, (al-Khartoum, *Majma' al-Fiqh al-Islami*, b.t.) p. 5-10.

Foundation for Culture in Beirut in 1981 CE, which derived from the Haras version while augmenting and abbreviating comments.<sup>32</sup>

To recap the preceding discussion, the book "*Al-Amwal*" stands out due to its distinct qualities that differentiate it from other works in its category. Notable among these attributes are its comprehensiveness, precision, well-structured organization, depth, and authenticity.

Firstly, the book demonstrates a comprehensive approach by encompassing a diverse range of subjects that pertain to finances, trade, taxation, bequests, gifts, endowments, and other financial matters.

Secondly, its precision marks it as a fundamental reference within the domain of Islamic jurisprudence and Islamic economics. It is known for its meticulous analysis, detailed exploration, and clear elucidation of matters related to finances.

Furthermore, the book's organization is a noteworthy characteristic. Its topics are systematically arranged, making it an easily navigable resource. This organized structure ensures that readers can readily access and utilize its contents for reference.

In terms of depth, "*Al-Amwal*" delves into various intricacies concerning wealth, trade, taxation, and bequests. It examines these matters from multiple angles, considering their legal, economic, and social implications.

Lastly, the book's authenticity adds to its significance. Authored by Abu Ubaid Qasim ibn Salam al-Harawi, it falls within the category of ancient works that trace their origins back to the medieval era. This lends it credibility and positions it as an authoritative source in the fields of Islamic jurisprudence and Islamic economics.

#### **Ibn Salam's Principles in Explaining Hadiths in His Book "*Al-Amwal*":**

In his work "*Al-Amwal*," Imam Abu Ubaid Qasim ibn Salam al-Harawi follows specific principles and rules. Here, we highlight some of the most important ones:

**A. Harmonizing Contradictory Texts:** Evidently, true contradictions are absent among the legal texts. When there appears to be a contradiction between texts, Ibn Salam strives to reconcile them. This reconciliation can involve prioritizing one over the other or making one general and the other specific. He might juxtapose two texts without favoring one over the other. For instance, in the issue of combining dispersed wealth for Zakat distribution versus keeping it separate, he combines both narrations without favoring either. Alternatively, he might generalize one text and specify the other. In the

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<sup>32</sup> Mohammad Amara, *Muqaddimah Kitab al-Amwal*, p.21-39.

case of favoring the distinction between fruits and grains in Zakat calculation, he generalizes the narration concerning fruits and specifies the other two, which are about leaving a third of fruits for the owner and leaving uncultivated land without distributing it.<sup>33</sup>

**B. Precedence of Sound Texts:** When conflicting texts arise, the authentic narration takes precedence over the weaker one. Ibn Salam's approach to prioritizing is by presenting the sound narration over the weak one. For instance, in the matter of determining the minimum threshold (*nisab*) for cattle—whether it's the same as that of camels or distinct from it—Abu Ubaid favors the narration indicating a different *nisab* for cattle due to the strength of that narration, contrasting with the weaker narration suggesting an equal *nisab* for cattle and camels. Similarly, when deciding on the *nisab* for camels beyond 120, Ibn Salam gives precedence to the narration of Amr ibn Hazm due to its well-supported chains of transmission, overruling the narration that scholars had classified as weak.<sup>34</sup>

**C. Adherence to the Literal Meaning:** In certain cases, Abu Ubaid adheres to the literal meaning of a narration without delving deeply into the reasons and wisdom behind it. This is evident in his preference regarding fruits and grains for Zakat payment. He asserts that Zakat is only obligatory on the four specific types mentioned in the narration, without expanding the scope to include other kinds. His stance is grounded in the apparent wording of the narration, without delving into the underlying reasons or meanings behind it.<sup>35</sup>

**D. Text Over Precedent and Analogy:** Abu Ubaid prioritizes the textual evidence over precedent and analogy as long as the text is credible. For example, in the matter of accelerating Zakat payment, he favors the narration of Abbas that allows both accelerating and postponing Zakat over precedent and analogy, which suggest the opposite. When a text is weak, he leans toward relying on precedent and analogy. For instance, in the issue of Zakat on adornments, he doesn't consider the weak text indicating its obligation and instead relies on precedent and analogy that suggest its non-obligatory status.<sup>36</sup>

**E. Prioritizing Analogy Supported by Text or General Religious Principles:** When conflicting analogies emerge, Ibn Salam prioritizes the analogy that finds support

<sup>33</sup> Abu Ubaid Qasim ibn Salam al-Harawi, *Kitab al-Amwal*, p. 491-500.

<sup>34</sup> Abu Ubaid Qasim ibn Salam al-Harawi, *Kitab al-Amwal*, p. 478.

<sup>35</sup> Abu Ubaid Qasim ibn Salam al-Harawi, *Kitab al-Amwal*, p. 460-462.

<sup>36</sup> Abu Ubaid Qasim ibn Salam al-Harawi, *Kitab al-Amwal*, p. 572.

in text or general religious principles. For instance, in the issue of giving Zakat to someone believed to be poor, but later discovered to be wealthy, he prioritizes the analogy based on text or general religious principles. Similarly, when considering someone who prays in the wrong direction (qibla) due to error, Ibn Salam prioritizes the analogy over someone who prays while unclean.<sup>37</sup> This preference is informed by the Prophet's saying, "If I give you something, then I'm cautious about a wealthy or strong person," as well as general religious principles that absolve one who made an earnest effort to determine the qibla but prayed in the wrong direction.<sup>38</sup>

### **The Ranking of the "Kitab al-Amwal" Among Works on Financial Matters:**

The book "*Kitab al-Amwal*" by Ibn Salam al-Harawi holds significance within the realm of Islamic finance literature. This work is considered a classic text that delves into issues of money and economics in Islam. Ibn Salam al-Harawi stands out as one of the renowned Islamic scholars, known for his expertise and knowledge in Islamic jurisprudence and financial subjects.

Al-Jahiz praised Abu Ubaid's writings, stating, "People have not written anything more accurate and beneficial than his works."<sup>39</sup> Similarly, Al-Khatib al-Baghdadi in his book on Abu Ubaid's "*Kitab al-Amwal*" noted, "The Book of Finances is among the best and most excellent writings in the field of jurisprudence and finance."<sup>40</sup> Imam Abu Ubaid Qasim ibn Salam covered around 2000 narrations in his book "*Kitab al-Amwal*," addressing various Islamic financial issues. This book is regarded as one of the oldest, most reliable sources in the realm of general financial policies within Islamic jurisprudence.

In his work "*Kitab al-Amwal*," Ibn Salam al-Harawi discussed a range of topics related to Islamic finances, including Zakat (charitable almsgiving), charity, investments, trade, and legitimate financial transactions. The book offers a comprehensive understanding of Islamic financial principles and regulations, as well as the Sharia directives pertaining to wealth.

The book "*Al-Amwal*" stands out for its practical insights and valuable recommendations concerning financial management and economics, all in accordance with Islamic principles. This work provides guidance on how to ethically invest money,

<sup>37</sup> Abu Ubaid Qasim ibn Salam al-Harawi, *Kitab al-Amwal*, p. 699-700.

<sup>38</sup> Abu Ubaid Qasim ibn Salam al-Harawi, *Kitab al-Amwal*, p. 541-548.

<sup>39</sup> Mohammad Amara, *Muqaddimah Kitab al-Amwal*, p.541-548.

<sup>40</sup> Abu Bakr Ahmed ibn Ali ibn Thabit ibn Ahmed ibn Mahdi al-Khatib al-Baghdadi, *Tarikh Baghdad*, vol. 14, p. 392, number 6820.

engage in lawful trade, and appropriately distribute zakat and *sadaqah*. While there are numerous other texts discussing Islamic finance and its guidelines—like "*Al-Kharaj*" by Imam Abu Yusuf, "*Al-Amwal*" by Abu Ja'far Ahmad ibn Nasr al-Dawoodi, "*Al-Kharaj*" by Yahya ibn Adam, and "*Al-Amwal*" by *Ibn Zanjawayh*—it's "*Al-Amwal*" by Ibn Salam al-Herawi that takes a leading role in this domain.

What sets this book apart is its lucid and methodical approach in explaining Islamic financial concepts. It stands apart from other literature due to several noteworthy factors:

Imam Ibn Salam al-Herawi consistently pursues a stance rooted in factual documentation on matters relevant to Islamic economics. He relies on authentic religious sources, including the Quran, the sayings of the Prophet Muhammad (peace be upon him), analogical reasoning (*qiyas*), and consensus (*ijma*).

In "*Al-Amwal*," Imam Ibn Salam strives to draw insights from primary sources and the statements of companions, their followers, and subsequent scholars, offering in-depth explanations of each topic.

When tackling contentious issues, Imam Ibn Salam is meticulous in presenting diverse scholarly opinions along with their corroborative evidence.

Imam Ibn Salam endeavors to express his own perspective on disputed subjects following a comprehensive examination of scholars' opinions and their associated evidence, always rooted in legitimate religious references. "*Al-Amwal*" outshines its counterparts through its comprehensiveness and thoroughness in discussing Islamic financing and strategies to combat poverty. Ibn Salam al-Herawi covers a wide range of topics under this theme in his book, and scholars therefore consider it one of the most comprehensive and precise works in this field.

In "*Al-Amwal*," Imam Ibn Salam categorizes the material into two sections: general topics categorized as "*Kitab*" (Book), and more specific issues grouped under "*Bab*" (Chapter). In contrast, other works on this subject often forego these classifications or adopt only one, making it challenging for readers to navigate the subsidiary topics.

Throughout "*Al-Amwal*," Imam Ibn Salam occasionally offers logical reasoning and wisdom to support his insights into Islamic economic principles and rulings.

Abu Ubayd Qasim ibn Salam al-Herawi places great emphasis on the significance of social justice within the Islamic community. Consequently, he frequently underscores the importance of justice, often drawing upon the exemplary actions and statements of

historical figures such as Umar ibn al-Khattab and Umar ibn Abdul Aziz, both known for their commitment to justice in Islamic history.<sup>41</sup>

Within "*Al-Amwal*," Imam Abu Ubayd Qasim ibn Salam incorporates historical events and sources. These include references to the Charter of Medina, correspondence from the Prophet Muhammad (peace be upon him) to rulers, sultans, and governors, as well as letters from the caliphs—particularly Umar ibn al-Khattab and Umar ibn Abdul Aziz.<sup>42</sup>

### **Critique of Ibn Salam al-Herwi's Work in His Book "*Al-Amwal*":**

Abu Ubayd provides a comprehensive review of Quranic verses, prophetic traditions, narrations, events, and applications related to financial matters in Islamic jurisprudence in his book "*Al-Amwal*." He also examines the different jurisprudential opinions within this realm and critiques the chain of narrations and examines their texts, aiming to assess and prioritize the most authoritative and reliable narrations.

Furthermore, in his book "*Al-Amwal*," Abu Ubayd identifies general resources collected for the benefit of the public treasury, encompassing taxes, tribute, and tithe, trade, spoils of war, and almsgiving. He also delves into public expenditures associated with the spoils of war, the fifth, almsgiving, army provisions, and land revitalization.

Additionally, he addresses issues of justice in distribution, financial transactions, financial accountability, and determining private ownership. He also discusses treaties and covenants made between allies and leaders, as well as between them and reconciled parties of neighboring states. This day is now recognized as international law, both private and public.

While "*Al-Amwal*" is one of the foremost and most significant books on Islamic financial matters, it has not been exempting from criticism. Some of the criticisms include the following:

- a. Sometimes, Abu Ubayd doesn't present the complete hadith, limiting his focus to the context of the witness. Though this method is employed by hadith scholars, it can pose challenges to readers' understanding of the hadith. For instance, he narrates a hadith from Abu Huraira that Omar said during the battle against apostates: "I have been commanded to fight the people until they say there is no god but Allah. Whoever says there is no god but Allah, his life and property are protected, except for a rightful

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<sup>41</sup> Abu Ubayd Qasim ibn Salam al-Herwi, *Kitab al-Amwal*, page 436.

<sup>42</sup> Abu Ubayd Qasim ibn Salam al-Herwi, *Kitab al-Amwal*, page 481.

claim, and his reckoning is with Allah." Yet the complete hadith is longer.<sup>43</sup> This style can be difficult for readers.

- b. Weak hadiths are cited alongside authentic ones. While it was possible for Abu Ubayd to exclusively mention authentic hadiths regarding Islamic financial topics and the strategies for poverty alleviation, it's noted that he cites weak hadiths alongside authentic ones, sometimes without indicating the weaker status. For example, the narration of 'Aqba bin 'Amir that he heard the Prophet saying, " لا يدخل الجنة صاحب مكس " is considered weak by al-Albani.<sup>44</sup> In contrast, another authentic hadith in Sahih Muslim considers the *Maks* as haram and a grave sin: " لَقَدْ تَابَتْ تَوْبَةً، لَوْ " <sup>45</sup>" تَابَهَا صَاحِبُ مَكْسٍ لَغُفِرَ لَهُ"
- c. The book lacks mention of contemporary Islamic financial resources and methodologies for poverty alleviation, such as endowments (waqf), zakat al-fitr, social solidarity, and charitable giving. Instead, Abu Ubayd primarily addresses historical or contextual resources that may not be universally applicable. For instance, the book covers topics like spoils of war, taxes, tribute, and buried treasure.<sup>46</sup>
- d. Abu Ubayd emphasizes the opinions of the Companions and their followers more than the words of the Prophet. Since "*Al-Amwal*" is considered a primary source for Islamic economics, it's expected to reflect a balanced emphasis on sources of Islamic jurisprudence. This means that narrations from the Prophet should be prioritized over the opinions of the Companions and their followers. Nevertheless, in some sections, the emphasis on the opinions of the Companions and their followers outweighs that of the Prophet's narrations.<sup>47</sup> For example, in the chapter "Virtues of Charity and Its Rewards," Ibn Salam mentions ten narrations from the Prophet and eight opinions from the Companions and their followers.
- e. One of the weaknesses in "*Al-Amwal*" is that Ibn Salam doesn't address the practical implementation of strategies for poverty alleviation. For instance, he doesn't elaborate on how agricultural produce and fruits are collected and distributed for zakat.<sup>48</sup> Is the

<sup>43</sup> Abu Abdullah Muhammad ibn Isma'il al-Bukhari, Sahih al-Bukhari, Hadith Number 1399.

<sup>44</sup> Muhammad Nasir al-Din al-Albani, Daif Sunan Abi Dawood, Al-Muhakkik: Zuhair bin Salim al-Shawish (Beirut: Al-Maktab al-Islami, 1412 AH), Hadith number 2937.

<sup>45</sup> Abu al-Husayn Muslim ibn al-Hajjaj al-Qushayri al-Nisaburi, Sahih Muslim, Vol. 5, (Beirut: Dar al-Jil, 1334 AH), p. 120, Hadith Number 1695.

<sup>46</sup> Abu Ubayd Qasim ibn Salam al-Herwi, Kitab al-Amwal, page 436, Hadith number: 876.

<sup>47</sup> Abu Ubayd Qasim ibn Salam al-Herwi, Kitab al-Amwal, page 447-451.

<sup>48</sup> Abu Ubayd Qasim ibn Salam al-Herwi, Kitab al-Amwal, page 571-627.

process similar to the collection and distribution of zakat from livestock and money, or are there differences?

- f. In the section on mining, Ibn Salam doesn't mention anything about state-owned mines. Do these mines belong to the government, making it responsible for their extraction and utilization, or do they belong to the people, with the government merely taking one-fifth of the yield?<sup>49</sup>

It's evident that while "*Al-Amwal*" is a substantial contribution to Islamic financial jurisprudence, it has been subject to critiques for its style, selection of sources, treatment of weak narrations, lack of contemporary relevance, and emphasis on certain sources over others. These critiques highlight areas where improvement or clarification could enhance the book's overall quality and usefulness.

## CONCLUSION

In conclusion, this research has provided a comprehensive examination of the influential role played by Ibn Salam Al-Herawi in shaping the Islamic economy from the medieval period until now, with a particular focus on his seminal work "*Al-Amwal*." Through a historical and textual analysis approach, we have critically evaluated Ibn Salam Al-Herawi's contributions to the foundations and development of Islamic economic thought. By dissecting his treatises on economic principles, we have gained insights into his unique perspectives on trade, finance, wealth distribution, and ethical considerations within the context of Islamic economics.

The findings of this study underscore the profound impact of Ibn Salam Al-Herawi's innovative ideas as presented in "*Al-Amwal*." His work exhibits distinctive characteristics and specialties that set it apart from other writings on Islamic finance. While acknowledging these contributions, it is important to note that critiques of his book "*Al-Amwal*" also exist, highlighting the complexity of engaging with historical texts.

In light of the research conducted, it is evident that Ibn Salam Al-Herawi's contributions have left an indelible mark on Islamic economic thought. His insights and perspectives continue to resonate in contemporary discussions, particularly in relation to ethical considerations, just trade practices, and equitable wealth distribution. This underscores the importance of harmonizing economic activities with moral values,

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<sup>49</sup> Abu Ubayd Qasim ibn Salam al-Herwi, *Kitab al-Amwal*, page: 430-435.

reinforcing the inherent compatibility between Islamic teachings and economic principles.

The research presented here contributes to a deeper understanding of the historical development of Islamic economics and its contemporary relevance. The innovative ideas of Ibn Salam Al-Herawi, as explored through his work "*Al-Amwal*," offer a valuable foundation for ongoing discussions on the intersection of economics and ethics within Islamic economic thought. As scholars continue to engage with these ideas, they contribute to a more nuanced and enriched understanding of the intricate relationship between economic practices and moral principles in Islamic societies.

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