



WEALTH & ECONOMY IN ISLAM

**BY
DR. YUSUF AL-QARADAWI**

**TRANSLATED BY
SAMIR AL TAGI**

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Economy and Wealth
In Islam

المال والاقتصاد في الإسلام

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Dr. Yusuf Al Qaradawy

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Islamic INC
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ECONOMY AND WEALTH

Each society has its own particular economic doctrine which constitute its philosophy, creeds and ideals, its look to the individual and society, to wealth and investments, its idea about religion and this world, richness and poverty. All these affect its relationship with wealth production and the way of putting it into circulation, distribution and consumption. From this emanates its economic system.

Discussion on Islamic economy prolongs, so many researches and books have been written on it and its fields. Scientific themes were submitted for obtaining higher degrees such as M.S.C and Ph.D.

It suffices us here, to take an idea concerning the essential rules on which the establishment of economy is based on the Islamic Society. The most important of these rules are as follows:

1. Consideration of wealth as a favour and bounty in the hands of the righteous.
2. Wealth belongs to Allah. The human being is vicegerent on it.
3. Enjunction for work and good earning, considering it as a kind of worship and strife.
4. Prohibition of evil earning resources.
5. Recognition of the individual ownership and, its protection.

6. Depriving the individuals from taking in possession the things necessary for the society.
7. Forbid the owner of doing any harm to the others.
8. The investment of wealth should not be on the expense of morals and public interests.
9. The achievement of self- sufficiency for the nation.
10. Moderation in expenditure.
11. Establishment of mutual responsibility among the members of the society.
12. Narrowness of gaps between classes.

1. Consideration of Wealth as a Favour and Bounty in the Hands of the Righteous:

Indeed the first rule in the establishment of Islamic economy is to estimate the value of wealth and its entity in life. In fact, humanity before Islam knew religions and doctrines which considered wealth as harmful, and poverty as peaceful. Moreover, it regarded the factors leading to body comfort and enjoyment of good things as contamination of the soul, and hindrance in the way of its progress and elevation.

This is known in Brahman phylosophy in India, in Manawi doctrine in Persia, and also known in Christianity, the people of Scripture.

This propensity is clearly manifest in the system of Monasticism.

It was narrated in the Gospels related to Matthew, Mark and Luke concerning Christ, that a rich young man wanted to

follow Christ and to enter into his creed. Christ told him: "Sell your assets, give them in charity to the poor and then follow me". This was difficult for the young man, so Christ said:

"It is difficult for the rich to enter into the sovereignty of the heaven."(1)

As for the modern systems of Capitalism and Communism, they consider economy indispensable for life, and the wealth a god of the individual and society.

But Islam does not give the same look to wealth and good things, for it is either a pessimistic look or a material squandering look. As a matter of fact:

a. Islam regards wealth as the basis of livelihood and the nerve of life. The Qur'an says:

"All that is good and pure has today been permitted to you, and the food of the people of earlier Scripture is permissible to you, and your food is permissible to them, and you are permitted to marry chaste believing women and chaste women from among the people who were given earlier Scripture before you if you give them their dowries in wedlock, not fornicating nor taking them for intimates in secret, and whoever rejects the faith his deeds are vain and in the Hereafter he shall be one of the losers". [Surah 4:5]

b. Wealth is considered as bounty in many places in the Qur'an:

"But does he not know when that which is in the graves is scattered about;" [Surah: 100: 9]

"They ask you what they should spend, say, "Whatever you spend of good, is for parents, near of kin, orphans, the needy and the traveler, and whatever good you do surely GOD is aware of it.". [Surah: 2:215]

"Ordained for you, when one of you nears death, and he leaves behind possessions, that he makes a will to parents and next of kin in a fair way, this is an obligation on the God fearing". [Surah: 2:180]

c. Islam regards richness as a bounty favoured by God to His Messenger and to the righteous believers of His servants:

"Did He not find you poor and enriched you?"

[Surah 93: 8]

"O you who believe! The unbelievers are indeed impure, so let them not come near the Sacred Mosque after this year. And if you fear poverty, then GOD will enrich you from His Bounty, if He pleases, for GOD is All-Knowing, All-Wise".

[Surah: 9: 28]

"Yet had the people of the towns believed and had been Godfearing, We would have opened upon them blessing from heaven and the earth, but they disbelieved, so We overtook them for what they had earned". [Surah 7: 96]

"And He will bestow on you wealth and sons, and provide for you gardens, and will make for you rivers".

[Surah 71: 12]

d. Islam considers poverty as catastrophe and a punishment which God afflicts by it who deviates from His Religion

and disbelieves in His Grace:

"GOD gives a parable, a town that was secure and at rest, its provision coming to it in abundance from every side, but it was ungrateful for the blessing of GOD, so GOD let it taste the garment of hunger and fear because of what they were doing". [Surah 16: 112]

e. The Prophet (P.B.U.H.) specified his look to wealth with this brief and comprehensive word:

"Blessed is the pure wealth for the righteous"⁽¹⁾.

Wealth is not regarded as absolutely good, nor as absolutely evil, it is both an instrument and a weapon. It is graceful in the hand of the righteous and evil and the hand of the wrongdoer.

Yet, indeed wealth is a mean of satisfying the needs, and an assistance to carry out many obligations, such as Zakah, pilgrimage and strife. It is also an indispensable tool for rehabilitation of the land.

All what Islam wants is that, wealth does not become an idol worshipped by people other than God. People should not be seduced by wealth so that it may not become an aim ipso facto. Wealth is indeed created to be a mean, not to lead the owner to forget his Lord or to be tyrant to His Creation. This is the seduction of wealth which Islam warns over, as the Qur'an says:

"And know that your wealth and your children are only a

(1) Narrated by Ahmad, Al-Hakim and Ibn Hibbon, on the authority of Amr Ibn Al-Ass.

trial, and that with GOD is a great reward". [Surah 8: 28]

Again the Qur'an says:

"O you who believe! Let not your wealth nor your children divert you from the remembrance of GOD, and whoever does that, they are the losers". [Surah 63: 9]

To emphasize this, The Qur'an affirms the following:

"Possessions and offspring are the temptations of the life of this world, but good deeds are everlasting and better as a hope of reward from your Lord". [Surah 18: 46]

Describing the nature of man, the Qur'an states:

"Most surely, with hardship comes ease. So when you are free, resume your toil;" [Surah 96: 6-7]

Tyranny does not emanate from mere richness, but seeing man considering himself not in need of the others, he may imagine that he is not in need of his Lord either.

2. Wealth belongs to Allah and Man is Vicegerent On It

The second rule on which economy is based on Muslim Society is the consideration of wealth as a matter of fact, belonging to Allah. Man is trusted to preserve it or to be vicegerent on it, as expressed by the Glorious Qur'an:

"Believe in GOD and His Messenger, and expend out of that He has made you successor to. And those of you who believe and expend shall have a great reward". [Surah 57: 7]

There is no doubt that Allah the Most High is the Owner

of wealth, because He is its Creator and the Creator of the resources of its productivity, and the Smoother of the means of earning it. He is indeed the creator of man and the whole universe. The Qur'an says:

"And to GOD belongs what is in the heavens and the earth, that He may recompense those who do evil for what they have done, and He may recompense those who have done good with what is best". [Surah 53: 31]

In a persuasive question the Qur'an adds:

Have you seen that which you cultivate? [Surah 56: 63]

For this reason the Qur'an says:

"And those who find not the means to marry let them keep themselves chaste until GOD gives them means from His Bounty. And if any of those whom your right hands possess, ask for a deed of emancipation, contract such deed with them, if you know any good in them, and give out of the means that GOD has given you. And do not constrain your slave-girls to prostitution, surely they desire to keep themselves chaste, in order that you gain of the worldly life. And whoever constrains them, surely GOD, after such constraint, is to them, All-Forgiving, Most Merciful". [Surah 24: 33]

The Qur'an warns people over miserliness:

"Those who are niggardly with the bounty GOD has given them should not reckon that it is better for them, but it is evil for them, on the Day of Resurrection they shall have hung around their necks that which they were niggardly with, and to GOD belongs the inheritance of the heavens and the earth,

and GOD is well aware of what you do". [Surah: 3: 180]

It should be noted that God has favoured man with wealth, for man's hand over wealth is indeed the hand of the deputy or vicegerent, it is not the hand of the original owner.

Since man is trusted to wealth and regarded as vicegerent over it, it is not lawful for him to attribute it to himself nor to consider himself the only cause of earning it, by saying as the disbeliever say:

"He said. "All that I possess is due only to my own knowledge". Did he not know that GOD had destroyed before him generations of people who were more powerful and wealthier than him? And the sinners will be cast into the Fire without being questioned about their sins". [Surah 28: 78]

It is unlawful that man confines himself with the wealth thereby depriving the dependents of the real owner. The whole creation are God's dependents: Imam Razi maintains in his interpretation that the whole creations are dependents of God, while the rich are their keepers, for wealth in their hands belong only to Allah. Had not Allah put the wealth in their hands, they would have not owned a grain of it, It is not impossible that the owner may say to His keeper: Pay some of that which in the safe to the needy out of His servants. He must stick to the owner's directive, subjecting to his guidance in keeping and progressing it, spending and utilizing it, and does not say the same as the people of Madyen said to Shu'aib:

"They said: "O Shu'aib does your prayer command you

that we should forsake what our fathers worshipped or that we should not do as we please with our property? We thought you are the forbearing, the right minded". [Surah 11: 87].

Let us see what Shu'aib said to his people as the Qur'an says:

And to Madyan (We sent) their brother Shu'aib, he said: "O my people, worship GOD, you have no God other than Him, and measure with full measure and just balance. Certainly I see you in prosperity, and I fear for you the chastisement of an encompassing day; And O my people, fill up the measure and the balance justly, and do not diminish the people their things, and do not corrupt the land" [Surah 11: 84-85]

They thought that the ownership of wealth would allow them to dispose of it as they wished. If it was so as denied by morality or refused by the society's interest, their argument was that: they are our wealth, that we dispose of whatever we want.

But Islam states that they are belonged to God. He favours them to whom he wants. He intrusts them whom he wants to see what they would do. If they do not obey God's commands, they transgressed the limits of their vicegerent. The result, God's rights are taken from them forcibly, or their hands are fettered with a stone.

With this golden rule, Islam preceded with long centuries what the western sociologists called. This said that ownership was a social function, and the rich is evil servant in the social system; though this view never reaches what has been

brought by the Glorious Qur'an.

ENJUNCTION FOR WORK AND GOOD EARNING

This rule is ramified from the first one and based on it. If wealth in the sight of Islam is the means for good living and the instrument of righteousness and spending for God's cause and society's prosperity. Yet, it is indispensable to work hard for gaining wealth in accordance with God's ruling in correlating those caused by their causes.

This is the reason that Islam enjoins on man to strive and work and warned over unemployment and idle. Allah, the Most High said:

"GOD is One Who made the earth docile to you. So walk upon its shoulders! Eat of His sustenance! Unto Him will be the Resurrection". [Surah 67: 15]

Worship and Work:

"But when the Prayer is ended, disperse in the land and seek GOD's bounty, and remember GOD frequently, that you may prosper". [Surah 62: 10]

The Messenger of Allah (P.B.U.H.) Said:

"Never anybody has eaten a food better than that which earned by his hand"⁽¹⁾.

He estranges from begging as saying: "So often does the beggar ask the people until he comes on the Day of Judgment with no piece of flesh on his face".⁽²⁾

Islam does not see it sufficient to work: for worldly gain, it

(1) Transmitted by Bukhar: on the authority of Miqdam Ibn Ma'di-karib.

(2) Unanimously agreed on the authority of Abu Hurayraah.

addes to it the touch of worship and devotion to God, provided this is done in good faith, and within God's limits, as the Prophet says:

"If man has gone out to earn the living of his small children, his work is considered for the cause of Allah, if he has gone out to earn the living of aged parents, his work is considered for the cause of Allah and if he has gone out to earn the living of himself so as to content and be chaste, it is considered for the cause of Allah".⁽¹⁾

To encourage agriculture, the Prophet (P.B.U.H.) said:

"No Muslim has grown some plants to transplant some nursery-plants out of which a bird, a human being or an animal eats from it without being recorded for him as a sadakah (a charity)⁽²⁾.

Concerning the trade: The Prophet (P.B.U.H.) says:

"The trader who is honest and trustworthy is with the Prophets, the truthful and the martyrs".⁽³⁾

As for herding the Prophet says:

"Herding the sheep was the profession of every prophet. I was herding the sheep for the Maccans"⁽⁴⁾.

He mentioned also as an example the Prophet David for whom the iron was softened in order to make (long coat of mail and measure the links thereof. Indeed the Prophet David used to eat only from the work of his hand"⁽⁵⁾.

(1) Tabarani.

(2) Unanimously agreed, on the authority of Anas.

(3) Unanimously agreed, on the authority of Anas.

(4) Tirmidhi.

(5) Bukhari, on the authority of Abu Hurayrah.

The Prophet (P.B.U.H) fought the gossips that were rampant among the Arabs that they distorted professions, manual works and depending of some of them to ask the rich and the leaders the of tribes. The Prophet made clear to them that every useful work was honourable and glorious, how far the profits were little, and how humiliated the people considered it. He said:

"It is better for man to earn his living by carrying a load of fire-wood on his back than begging someone to give something, for that person may refuse to give him anything".⁽¹⁾

Among the Collective obligations legislated for Muslims that they should train a sufficient number in each manufacturing or profession needed by the society, so that the muslim may be self-suffieient to eat from their plant, dress from their strong affection. Here is an indication to the military industry and is useful to people indicates industry useful to society. If this does not happen than Muslims are sinfull especially those in command.

The nice thing that the Muslim wise men stated: That work and earnings although legal are at the same time compulsory or dutiful according to Imam Rageb in his book "Al Zareeah Ila Makarem Al Shareeah): "Earnings in this world although limited is a duty because a human being cannot be completely devoted to praying unless he can earn his needs to live because working is one of the duties of life.

Unless he uses others to fulfill his needs he has to compensate these people by working therefore man cannot devote all

(1) Bukhari and Muslim, on the authority of Zubayr.

his life praying.

If man takes a salary he has to work otherwise he is unjust. In order to meet his needs, in order to eat, dress and sleep as well as other human needs, he has to increase his working hours in order to meet his requirements otherwise he is oppressing his employer. If a human being is satisfied with a little amount of work then his earning will correspond to the amount of work performed.

If he has taken more than he deserves then he has not complied to what God Almighty said in His Holy Book and does not obey God's Saying:

﴿وَالْمُؤْمِنُونَ وَالْمُؤْمِنَاتُ بَعْضُهُمْ أَوْلِيَاءُ بَعْضٍ﴾ [التوبة: ٧١]

"And the believing men and the believing women, they are the friends of each other, they enjoin good and forbid evil, and establish prayers, and pay the alms, and obey GOD and His Messenger, these, upon them GOD will have Mercy, indeed, GOD is Almighty, All-Wise". [Surah: 9-71]

Therefore those who devote all their time to praying without performing any work, are taking the benefits from their fellow man and their earnings without giving them anything in return.

The proof that their actions are wrong. It is the duty of parents to provide to each member, the work that suits him or her in order to gain enough money, sufficient for him and his family, and to educate him and train him to do such work.

Islam encourages humans to work and it blesses this work

and all what is wanted from the believer is to balance the work which will provide his daily bread and this heavenly work, between his body's needs and his religious beliefs in such a way that the first need will not let him forget his heavenly beliefs or that the financial need will let him forget his spiritual needs.

God Almighty has described His good believers, those who often go to mosques as: "And a Sign for them (human beings) is the night. We strip the day from it, and they are in darkness;" [Surah: 36-37]

It is the duty of the worker to perform his job with conscience and precision. Precision in his work is compulsory in religion, it has the same value as worshiping as mentioned in al Hadith (God wrote good deeds on everything)⁽¹⁾ and another Hadith: (God likes a human being to perfect his work).

"It is the duty of the Islamic society to be fair in its payment to the worker and not to reduce his salary..."

Or delay its payment applying the hadith "Pay the worker his wages before his sweat dries"⁽²⁾ and in the holy Hadith: (Three are my enemies on the day of judgement, among them, a man who hires a worker and who does not pay him a salary after completing his job.

"Forbidding of illegal earnings".

This theory is the same as its predecessor and complements it. The earnings that is blessed in Islam and is recog-

(1) by Muslim from Shadad Ibn Ows.

(2) by Ibn Majah, by Ibn Omar and Abu Yaali Abu Hurayrah and al Tabarany and in the middle by Jaber and Hakem by Anas.

nized is the legal earnings.

The illegal earnings are forbidden in the Islamic religion. Islam legalizes earnings the correct way and forbids illegal earnings that comes from wicked ways. Wicked earning has come from wrong and, taking money the wrong way with force, stealing, cheating or not weighting corretly, or monopolizing, or abusing the needs or unestimating correctly them goods and abusing people.

Or without effort or association like usury, gambling, or charging for forbidden things such as alcohol, Pigs, statues and antiques, forbidden animals and other things or a compensation for illegal things, such as witchcraft - and usury - and those working in night-clubs, bars or dancing halls. The Prophet (P.B.U.H) warns those who earn their living from illicit means (All bodies that were raised on illicit means is worthy of hell)⁽¹⁾.

Islam refuses the good will and intentions if the ways to earn money are illegal an usurer who will build a mosque or a school for orphans or other charities is not acceptable in Islam because as said in Sahih (That God Almighty is Good and accepts only what is good i.e not from illegal ways)⁽²⁾.

In another hadith that (Wickedness does not errase wickedness)⁽³⁾ what is forbidden in Islam is what is not correct evene if a judge rules according to evidence in front of him.

(1) by Ahmed, al Daramy and Ibn Habana in Truth and Al Hakem by gaber and in collecteue Truth the small (4519).

(2) Moslem from Abu Hurayrah mentioned in al Bukhari.

(3) by Ahmed - Hekem Hadeeth Ibn Massoud.

ويقول تعالى: ﴿وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدْخِلُوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا

مِنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ﴾ [البقرة: ١٨٨]

"And do not usurp one another's property by false means, nor offer it to the judges so that you may devour willfully and unjustly a portion of the property of the people".

[Surah: 1-188]

Concerning this subject there is a hadith of the holy Prophet (P.B.U.H.): "You will come to me to judge between you, and may be some of you will be in needs more than others, and I judge according to your version of the story, if I grant someone from his brother's rights anything, it is a piece of Hell, he can take it or leave it". Even if the judge is the holy Prophet (P.B.U.H.) because he judged according to the evidence provided to him. In this way Islam has awakened the conscious of the Muslim and strengthens it to protect his economical life. If the judge goes by the evidence provided, God Almighty that is feared by the Muslim sees the truth and evidence as they are.

Muslims are warned not to abuse their power against weaker persons such as a person in charge of orphan's money and men abusing women's money and the ruler abusing the money of his subjects, and a foreman abusing the workers wages and the proprietor or land-owner abusing the wages of his farm hand.

"Mentioned by al Bukhari in his book "Al Mazalem" and in Muslim's book "al ak-diah" look at "The Pearl and the Morgan as agreed by; (Al Sheikhein) page 11/4).

The Islamic religion forbids the public servant to abuse the money of his subjects because this money represents the right of each subject so if he abuses this money every one of his subjects is harmed and each and every one will be his opponent on The Day of Judgement. It is misappropriate in Islam if a believer malevolence the spoils or booty taken from the enemy (taking without the knowledge of his companins) and it is mentioned in the Glorious Qur'an".

﴿ وَمَنْ يَغْلُلْ يَأْتِ بِمَا غَلَّ يَوْمَ الْقِيَامَةِ ثُمَّ تُوَفَّى كُلُّ نَفْسٍ مَّا كَسَبَتْ وَهُمْ لَا يُظْلَمُونَ ﴾

[آل عمران: ١٦١]

"It is not proper to betray a Prophet, and whoever commits betrayal will be brought on the Day of Resurrection carrying what he has betrayed. Then every soul shall be paid fairly and in full for what it has earned". [Surah: 2:161]

Public money is forbidden on rulers and public servants in small positions, they are not supposed to take this money and it is forbidden to public servants to take advantage of their positions, to make a fortune by accepting commissions, gifts which every one considers - as a bribe. Omar Ibn Abdel Aziz was given gifts which he refused. He was told by the briber that the Prophet (P.B.U.H.) accepted the gift. The Caliph answered the briber that the Prophet (P.B.U.H.) was given a gift but I am given a bribe.

The Prophet (P.B.U.H.) was very upset with one of his workers named Ibn Al Lutbeyah when he came with the poordue the worker said: This is for you and this is for me, it was given to me as a gift. So the Prophet (P.B.U.H.) an-

swered him: "If he was sitting in his father's or his mother's house he would have been granted this gift". The gift here did not come to him personally nor as friendship or kinship between the giver and the receiver but the gift came because of his position as a public servant and he does not deserve such a gift.

The Islamic religion was the first to implement the law on public servants asking them from where did they make such fortunes or asking them about their illegal earnings the following goals (Targets) were achieved by forbidding illegal earnings in Islam:

1. Good Relationship between people based on Justice, brotherhood, forbidding the unlawful and giving each person his rights.
2. It errased the difference between social classes because excessive profits usually come from illegal ways contrary to legal ways which grants normal profits.
3. Helps people to work because it is forbidden to touch illegal earnings, that do not require effort, such as gambling and usury and other means. There is no doubt that all this is of economical value agreed upon.
4. "Mentioning Private Property and protecting it".

Islam is the religion of innate disposition or natural disposition. There is no rule that forbids the innate disposition, but Islam encourages it. From the natural disposition, that Allah, has granted us is the love of possessions that is seen in children who are not educated or guided. Allah, provided us with

this, as a self protection which will help the human being to move and perfect, if he knows he will possess it at the end. Life will grow, buildings will be implanted and production will improve.

To possess is to be free. A slave does not possess. On the other hand, a free man possess. It is a humanitarian rule that an animal does not possess where as a human being possess. For this, Islam has ruled the right of private ownership, because it is a religion that respects liberty and humanity and at the same time it is not fair for a human being to be deprived from the fruits of his work in order to be given to others.

The just and lawful way is to give an opportunity to all to earn and possess, so if a person is smart, patient and aggressive, he deserves to be compensated for his work as mentioned:

﴿ هَلْ جَزَاءُ الْإِحْسَانِ إِلَّا الْإِحْسَانُ ﴾ [الرحمن: ٦٠]

"Is there any reward for good but good?" [Surah: 55-60]

﴿ وَلِكُلِّ دَرَجَاتٍ مِمَّا عَمِلُوا ﴾ [الاحقاف: ١٩]

"And all shall have their ranks, according to what they have done, and that He may pay them back fully for their deeds, and they shall not be wronged". [Surah: 46-19]

According to this, Islam legalizes possessions even if it helps it's owner to extensive richness and possessions if he follows the rules of legal earnings and spending in the proper way, without approaching illegal ways, or spending too much or misering in legal spending and not oppressing his fellow-

men or taking others money.

The best example is, that of Abdel Rahman Ibn Awf who was among the first and among the ten promised Paradise (Heaven) and among the six mutual consultants.

He left Mecca like most of the immigrants without a home or money. The Prophet (P.B.U.H.) made him a brother to Saad Ibn Rabeeh who proposed to divide his wealth with him and, to divorce one of his wives, so he could marry her after 100 days of odah. Abdel Rahman told Sa'd: (may God bless your family and your wealth) Please guide me to the market place. Abdel Rahman started working the fields and went to the market, dominated at that time by the Jews and began doing buisness. A few years later, he became the wealthiest among Muslims. He died leaving a fortune in gold as mentioned by Ibn Sa'd "One of his four wife's share was 80.000 Dinars, which represents 1/32 of his fortune. Islam did not forbid such richness and did not stop it, because this fortune was collected legally and was spent in the right way. Abdel Rahman sold a piece of land from his property for forty thousand Dinars. He divided this money between his relatives from Bani Zahra, to the poor and the mothers of believers. One of his caravans came from Damascus with seven hundred Camels, carrying everything. He donated all this for Allah's Sake. Before his death he gave fifty thousand dinars for Allah's Sake, and for every survivor of Badr's Battle four hundred dinars. That is not, mentioning the obligatory Zakat and obligatory expenses. This is an example of good money in the hands of a good person. (Blessed be the man and the

money).

Islam allow every person to possess, and it encourages him to possess and it protects his property and allows his children to inherit him after his death, in order to give him an initiative, and to feel happy. At the same time a person feels that he is not a slave in the hands of the state, that might be controlled by a handful of people, that will abuse the worker, concell religion and manners and who will not find any resistance because they own everything and the public own nothing.

The appraisal of private interprise and the protection, Islam provides it with, is an asset to the nation and to its economy it has been proven that the intellectual benefits increases mass production with the exception of the public (or governmental) sector were production is reduced (deminished) and is poor in quality because their is no initiative or strons control that is found in the Private sector.

Islam Protects the Private enterprise in two ways:

1. These is profits are legal. If the fortune is illegal and a long time has passed, say fifteen years does not make the wrong consider right inspite of the long term of success.
2. It should not interfear with the public interest otherwise it should be confiscated from the owner with his will or by force. He should be compensated for the business without any preferance to the society over the individual. This event happened during reign of Omar, (may God bless his soul), that he wanted to expand the area around the al Har-

ram mosque (The Holy Ka'ba) he gathered the owners of the houses, he bought some, but others refused to sell and they insisted on not selling, so caliphs took their property inspite of them and expanded the mosque, and put the value of their property in the safe of the ka'bah, until the owner took their money after some time.

The same happened during the reign of Osman, (may God bless his soul). And the same applies, if there is a need for a hospital or factory or an airport or a school or anything pertaining to the public interest, the owner has no right to refuse to sell the property for the price said, if he refuses, the officials force him to sell according to a court order, between him and the state in favor of the people.

6. Forbidding the public to own property essential to society.

The differences between different economical regimes is its understanding of human property. Communism forbids private property and enterpraise. Socialism especially the revolutionary socialism does not encourage private enterprise, and private production in land and factories and the regime converts them to the state. On the other hand, Capitalism encourages the private ownership. Islam stands mid-way between these different regimes. Islam encourages the ownership of land, furniture and productive means but it forbids ownership when society benifts or when this ownerships is necessary to society. It is preferred that the society becomes the owner in order to prevent tyranny of the individuals and prevent society from benefiting from it. As an example of

these necessities what is mention, that the Prophet (P.B.U.H.) said: People share three things (1) water (2) weeds (3) and Fire⁽¹⁾. And some hadiths added "salt". Each person has the right to profit from natural things, and nobody has the right to monopolize them. All these three or four hadiths show wisdom because it shows the necessity for life during that period in Arab society, this may apply to other societies according to their needs. The Malicatic, jurisprudences; do not allow the person to own minerals extracted from the earth and does not allow them to own such property. If a mineral is discovered in an owner's property, if the Public has no need for this mineral, the owner may keep it. The same applies in the Shaf' jurisprudence that, if petrol, tar, sulfur or precious stones are discovered the owner is not allowed to keep this property and the ruler should not reserve it for himself or for other people. It should be owned by the State. Also the Hanbaleeyah Jurisprudence, If mineral is discovered in an estate, then the public should profit from this discovery and it is forbidden to own it or to others to own it, because this might harm Muslims. Because the Prophet (P.B.U.H.) allowed (Abyad Ibn Hamal) to keep the salt, but when he was told, that it is as essential as water, Abyad was forbidden to keep it for himself.

7. "Forbidding the property owner to harm his fellowmen"

Inspite of the fact that Islam allowed people to own property legally as much as they could, if this property is not necessary to society and does not harm people by keeping it; Is-

(1) by Ahmed and Abu Dawuod and Zaad Ibn Majed: (Salt).

lam has put certain rules for property owning, which reserves the public welfare and serving justice and truth.

From these rules: forbidding the property owner to harm others because being an owner, does not give him the right to use this ownership as he pleases like harming people but, he is allowed to own without abusing this right. That might cause harm to one or more persons or public harm. This harm is forbidden in Islam, because his religion teaches him to let others benefit not be harmed.

The Prophet (P.B.U.H.) said "No Harm or Harmful person"⁽¹⁾.

It is the right of the ruler and even his duty to prevent the owner from selfish gesture that might lead to harming a person or harming a society, even if the ruler had to deprive the owner and confiscate his property because of the harm he caused to his fellow citizens, if the ruler does not have any other solution this principal that some lawyers think is a fruit of modern law, was applied by the Prophet (P.B.U.H.) fourteen centuries ago and was applied by some of the four Caliphas that followed him.

Samra Ibn Gandab used to own Palm trees that grew on the fence of one of the Ansaar. Samra used to enter and disturb the man's privacy and that of his family. The Ansaary report that the Prophet (P.B.U.H.) -did not- gave attention to the harm that is caused by removing the Palms but to the greater harm that the palms will cause to the Ansary. Samra

(1) Told by Ahmed and Ibn Majed from Ibn Abbas, and Ibn Majed from Abbaadah. See "Al Saheeh Al jame'e Al Saghir (7517).

could have sold the Palms to his friend the Ansary and take a reasonable compensation for them and he could have extracted them from their roots and, replanted them without causing harm to others. But he was hard headed and refused to make life easy for the Ansary in a proper manner so the Prophet (P.B.U.H.) was forced to make this decision or extracting the palms whether Samra like it or not. Ansary owned a piece of land which water did not reach unless it passed by the land of Mohamed Ibn Muslimah. So Al Dahaak wanted to dig a channel or a ditch to let water irrigate his land. But Mohamed refused, so Dahaak told his story to the Caliph Omar, who in turn called Mohamed Ibn Muslimah, and discussed the matter with him. But the later insisted upon his demand. So Omar told him, why do you prevent your brother from benefiting of what you benefit? You will water your land - and he will water his, without any harm done to you. So Mohamed refused. So Omar said, that the channel will be dug even if it passes over Mohamed's stomach. From this story we learn that the owner of a piece of land should not deprive his neighbors from their needs insisting that he is free to do so, because this is his property and because freedom is bound to a principal of not harming others. Harming people by profiting from something they need, as said by the Prophet (P.B.U.H.). To prevent one's neighbor from putting a piece of wood in a fence⁽¹⁾.

The Prophet (P.B.U.H.) told Samra to sell to the Ansary

(1) Told by Malek 742-746 and Al Ahafee 132,134,135 and Al Baihaqi 156/157.

(1) Told by Ahmed and Al Ehaikan from Abi Hurrayrah and Ibn Majed from Ibn Abbas Book saheeh al Jamee as Sageer (p 7784).

his palm trees, but Samra refused. The Prophet (P.B.U.H.) told him to remove the palm trees and replant them but Samra refused, the Prophet told him to give him the palm trees and he will be given the same amount in heaven but Samra refused, thinking that the Prophet (P.B.U.H.) was telling him this to guide him or for a benefit not as a commitment.

So the Prophet (P.B.U.H.) told him "You are harming your fellow citizen and told al Ansary to Remove the Palm tree⁽²⁾.

8. Investment of the money in a way, that will not harm manners and Public interest.

Islam encourages the investment of one fortune in order to increase it, and forbids them to freeze or delay its investment. The owner of a piece of land should plant his fields, because society needs what he will be grown from fruits or vegetables and this applies to owners of factories, because the public needs their productions, and Islam is against the principal of "leaving behind". A person who owns money must not treasure it (lock it in a safe) or prevent this fortune to move around, since the nation will be in need to invest it, in something useful that will absorb a number of unemployed (persons) and this can boost the economy, and raise the standard of living. The Glorious Qur'an has warned those who lock their fortunes in safes and do not invest it in this version.

﴿وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا يَنْفِقُونَهَا فِي سَبِيلِ اللَّهِ فَبَشِّرْهُمْ بِعَذَابٍ أَلِيمٍ (٣٤)
يَوْمَ يُحْمَىٰ عَلَيْهَا فِي نَارِ جَهَنَّمَ فَتُكْوَىٰ بِهَا جِبَاهُهُمْ وَجُنُوبُهُمْ وَظُهُورُهُمْ هَذَا مَا كَنْزْتُمْ لِأَنْفُسِكُمْ

(1) Told by Abu Dahuod (3636) and Al Baihaki 156-157 about Samra in a cutting? document.

فَذُوقُوا مَا كُنتُمْ تَكْنُزُونَ ﴿ [التوبة: ٣٤ ، ٣٥] .

"O you who believe! Most surely many of the Priests and Rabbis devour the wealth of the people in falsehood, and hinder them from the Way of GOD, and those who hoard up gold and silver, and do not expend it in the cause of GOD, announce to them a painful chastisement- On the Day when it shall be heated in the Fire of Hell, and with it their foreheads, and their bodies, and their backs shall be branded, "This is what you treasured for your yourselves, so taste the evil of what you were treasuring". [Surah: 9- 34, 35]

Islam bounds rich people to invest and increase their fortune in a legal manner, that does not contradict with human principles, and public interest, because Islam does not differentiate between economy and moral, because Islam differs from capitalism in this manner like that, it is said in the past about Prophet Shuaib's people: They are free to do what they please with their money⁽¹⁾.

For This reason Islam forbade the following means in investments:

A. Usury and usurious means:

Here the usurer takes advantage of a person's need for money and imposes on him, a high rate of interest without any effort or risk. The rich become richer and the poor become poorer. There you have a parasitic group of people who suck the blood of hard workers without any effort but has a lot of benefits inspite, and in this way their is a gap between different classes of people economically and hatred is created between them.

For this reason, Islam has stressed on forbidding usury considering it as an unforgiven sin and promises the usurer severe punishment.

﴿ يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنتُمْ مُؤْمِنِينَ ﴾ (٢٧٨) فَإِن لَّمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِّنَ اللَّهِ وَرَسُولِهِ ﴿ [البقرة: ٢٧٨ ، ٢٧٩].

"O you who believe! Fear GOD and relinquish whatever remains from usury if you are believers. But if you do not, then be warned of a war from GOD and His Messenger, yet if you repent you shall have your capital fairly.

[Surah: 1- 278, 279]

Usurer, their representatives, those who write the deal and both witnesses".

B. Monopolizing:

In a true hadith "Any thing that is monopolized is wrong⁽¹⁾ meaning sinful, and in another hadith repeated by Ahmed: (Any person who monopolizes food for fourty days does not recognize Allah and Allah does not recognize him)⁽²⁾". This punishment was imposed, because the monopolizer builds himself and his fortune on the suffering of others and he is not interested whether people starve or are naked as long as he has money in his safe. And every time he sees the need of people for his good he hides it from the market and is very

(1) Hadith narrated by Muslum, Abu Dawud, Tirmidhi, Sahaaho and Ibn Maja.

(2) Repeated by Ahmed who heard it from the son of Omar and was corrected by Sheikh Shaken and (Atall al hafs. Fe Takarajah p (4880). and Islam Hajjar said there are proof of its truth and mentioned it in his book (al Ahyaa (The liveng).

happy with the increase of prices for this reason it is told in a hadith (Damned be the monopolizer, if he hears prices have gone down he is unhappy and if he hears prices have gone up is cheerful). The Religious scientists have disagreed in their understanding of monopolization, whether it is in the form of labor or the necessity of the people. The real meaning is what the Imam Abu Youssef said, (All that causes harm to people, due to monopolization).

C. CHEATING:

Cheating in all its forms as mentioned in the hadith: (If you cheat one of us you are not considered one of us).

"Selling with ones will if not disagreed upon, if he is truthful, and indication of defects are told to the consumer then his selling is justified and if defects are not mentioned (to the co-consumer) and the seller lies the benefit of the sale is erased)(1). Also those who cheat while weighting, which God mentions in his Glorious Qur'an

﴿ وَيَلٌّ لِلْمُطَفِّفِينَ ﴿١﴾ الَّذِينَ إِذَا اكْتَالُوا عَلَى النَّاسِ يَسْتَوْفُونَ ﴿٢﴾ وَإِذَا كَالُوهُمْ أَوْ وُزَّنُوهُمْ يُخْسِرُونَ ﴾ [المطففين: ١-٣].

"Woe to those who give insufficient measure; Who when others measure for them they take full measure; But when they measure out, or weigh out for others, they give less than due". [Surah: 83- 1-3]

The Glorious Qur'an mentions several stories about.

Prophet Shua'aib's peoples when he was guiding them to be honest.

﴿أَوْفُوا الْكَيْلَ وَلَا تَكُونُوا مِنَ الْمُخْسِرِينَ (١٨١) وَزِنُوا بِالْقِسْطِ الْمُسْتَقِيمِ﴾

[الشعراء: ١٨١، ١٨٢]

"Give a full measure, and do not cheat, And weigh with a just balance," [Surah: 26- 181, 182]

(D) Trading in forbidden goods:

Doing business in forbidden goods such as:" alcoholic beverages, narcotics, pigs, forbidden tools such as golden and silver utensils, statues, spoiled food. If Allah forbids a thing then its price is forbidden.

(E) And everything that is against moral or that takes you away from religion, or harms society is fought by the Islamic religion, and is therefore refused by Islamic economics.

(9) Realizing self sufficiency to the nation.

Among the basic rules in Islamic economies is to work in order to have self sufficiency for the nation. Meaning that the nation should have the experience, technical know how, the means and the equipment to make her able to produce its materialistic and self esteem. And to cover both its human and military means by the skillfulness of its citizens. This includes all knowledge, work, industry and skills performed by the citizens through their religion and their craftsmanship. It is the duty of these citizens to learn and to teach and perfect these skills, so that the Muslims will not be dependent and not to be controlled by other nations. Without this dependance and the self sufficiency, their will be not pride that Allah, the Almighty mentions in His Book.

﴿ وَلِلَّهِ الْعِزَّةُ وَلِرَسُولِهِ وَلِلْمُؤْمِنِينَ ﴾ [المنافقون : ٨]

"They say: "If we return to Madinah, the stronger ones will expel therefrom the weaker", but all Might belongs to GOD And His Messenger, and the believers, but the hypocrites do not know". [Surah: 63- 8]

And without selfsufficiency they will never reach independence, and true authority and, this is mentioned in the Glorious Qur'an.

﴿ وَلَنْ يَجْعَلَ اللَّهُ لِلْكَافِرِينَ عَلَى الْمُؤْمِنِينَ سَبِيلًا ﴾ [النساء : ١٤١]

"Those who lie in wait upon you and if a victory comes to you from GOD they say, "Were we not with you." And if the unbelievers have an advantage over you they say to them, "Did we not cover for you and defend you from the believers?" GOD will judge between you on the Day of Resurrection and GOD will never grant the unbelievers any advantage over the believers". [Surah: 4-141]

And they will never reach skilfulness, or guide to other nations, and this is mentioned by Allah, the Almighty.

﴿ وَكَذَلِكَ جَعَلْنَاكُمْ أُمَّةً وَسَطًا لِتَكُونُوا شُهَدَاءَ عَلَى النَّاسِ وَيَكُونَ الرَّسُولُ عَلَيْكُمْ شَهِيدًا ﴾
[البقرة : ١٤٣]

"And so We have appointed you as a just and distinguished nation, to be witnesses over all people, and the Messenger is a witness over you, and We assigned the former Qibla, merely to show who would follow the Messenger and who would turn back. Indeed, a hard test, but not for those whom GOD has guided. GOD would never leave your faith

to waste. Surely GOD is towards all people full of Compassion, Most Merciful". [Surah: 1-143]

A nation will never have pride if its arms are manufactured by another country, which sells what it wants to it whenever it wants and might refuse such a sale when it wants. A nation is not independent if it uses foreign exports to provide its needs because they control her and her needs. A country is not independent if it does not control the plantation of its needs of food or beverage or the drugs for the patients, and that cannot have high technical industry (heavy industry) unless it imports the machines and the experts. No respect for any nation that does not have a free press or radiostation or a free television unless bought from others if this nation does not manufacture printing machines or radiostations or television stations or satilites.

Ways to be self sufficient

Selfsufficiency will happen if the following things are planed for:

Planning:

1. Planning by means of detailed statistics and the knowledge of what is needed in detailes and its importance, and the financial sources available and the importance of increasing what is needed, and the means available to meet this demand and its future. The Glorious Qur'an gave us an example of planning for a duration of fifteen years done by a prophet in order to spread the message of Allah the Almighty. The Messenger was Youssef, the Truthful (may Allah bless his soul).

By means of planning that included production, saving, consumption and distribution. Society had faced a problem: dryness that took part in Egypt and the surrounding countries as mentioned in the Glorious Qur'an in "Surah, yousef".

Preparing labourers and distributing them to the proper posts

2. The nation should update their educational and training systems in order to prepare the necessary manpower for the different posts required and to update the management and financial systems, in order to grow their energy and to properly place and distribute these workers in different speciality; impartially, as mentioned by Allah, the Almighty:

﴿وَمَا كَانَ الْمُؤْمِنُونَ لِيَنْفِرُوا كَافَّةً فَلَوْلَا نَفَرَ مِنْ كُلِّ فِرْقَةٍ مِّنْهُمْ طَائِفَةٌ لِّيَتَفَقَّهُوا فِي الدِّينِ وَلِيُنذِرُوا قَوْمَهُمْ إِذَا رَجَعُوا إِلَيْهِمْ لَعَلَّهُمْ يَحْذَرُونَ﴾ [التوبة: ١٢٢]

"And it is not for the believers to march forth totally, but a party of every section of them should march forth, to become learned in Religion, and to warn their people when they return back to them, that they should guard themselves against evil". [Surah: 9-122]

And filling the gaps that they usually ignored or forgotten, by encouragement such as bonus and commissions or commitments.

And by placing the right persons in the proper post, and to be cautious not to appoint the unskillful. If a post is given to the unqualified person, then expect chaos⁽¹⁾. From this point Islam was interested in human resources, protecting it and al-

(1) Told by Al Bukhari from Abi Hurayrah.

ways improving it physically, mentally, spiritually, scientifically and professionally. And the balancing between worldly and heavenly things without any loss to either.

Proper use of the (available products)

3. Proper use of the economical and financial products, in such a way as not to misuse any of it, and to preserve it, considering that, it is in our trust, that we have to preserve and a blessing from Allah, that has to be used properly.

The Glorious Qur'an points out that Allah, the Almighty has provided us with the use of what the sky, earth, land and sea contents. And He stood against those who abuse animal or agricultural resources according to what was granted to us; by depriving the gift. Allah, has granted the human beings as discussed in (Surrat Al anaam) in details,"

﴿ وَقَالُوا هَذِهِ أَنْعَامٌ وَحَرِّثُ حَجْرٌ لَا يَطْعَمُهَا إِلَّا مَنْ نَشَاءُ بَزَعْمِهِمْ وَأَنْعَامٌ حُرِّمَتْ ظُهُورُهَا وَأَنْعَامٌ لَا يَذْكُرُونَ اسْمَ اللَّهِ عَلَيْهَا افْتِرَاءً عَلَيْهِ سَيَجْزِيهِمْ بِمَا كَانُوا يَفْتَرُونَ ﴿١٣٨﴾ وَقَالُوا مَا فِي بُطُونِ هَذِهِ الْأَنْعَامِ خَالِصَةٌ لِّذُكُورِنَا وَمُحْرَمٌ عَلَىٰ أَزْوَاجِنَا وَإِنْ يَكُن مِيتَةً فَهُمْ فِيهِ شُرَكَاءُ سَيَجْزِيهِمْ وَصْفَهُمْ إِنَّهُ حَكِيمٌ عَلِيمٌ ﴿١٣٩﴾ قَدْ خَسِرَ الَّذِينَ قَتَلُوا أَوْلَادَهُمْ سَفَهًا بِغَيْرِ عِلْمٍ وَحَرَّمُوا مَا رَزَقَهُمُ اللَّهُ افْتِرَاءً عَلَى اللَّهِ قَدْ ضَلُّوا وَمَا كَانُوا مُهْتَدِينَ ﴿ [الأنعام : ١٣٨ - ١٤٠]

"And they say, "These cattle and tillage are prohibited, none shall eat them except those who we please". So they assert, "And cattle whose backs have been forbidden", and cattle over which they did not pronounce the Name of GOD, all that they falsely attribute to GOD, He will surely recompense them for what they invent. And they say, "What is in the bellies of these cattle is reserved for our males and forbid-

den to our wives, but if it is still-born, then they are all partners in it". He will recompense them for their attributing (falsely to GOD). Indeed He is All-Wise, All-Knowing. Losers are they who kill their children in folly and ignorance, and who have forbidden what GOD has provided for them, falsely ascribing prohibitions to GOD, they have gone astray, and they are not rightly guided". [Surah: 6- 138-140]

The Prophet (P.B.U.H.) has advised upon the use of any raw material and not to waste and not to underestimate it. He was passing and saw a dead goat. He enquired about the goat and was told that it belonged to his wife Maymounah. He said Did you make use of it's skin? but it's meat was forbidden to eat⁽¹⁾. The Prophet (P.B.U.H.) used to warn about the abuse of things; if a piece of bread fell, while he was eating he used to clean it from the dirt and eat it not leaving it to the devil and he never had any leftovers because he ate them. Also the Prophet (P.B.U.H.) advised those who could cultivate the land to do so himself, or to lease it to a Muslim who is able to cultivate it. Concerning this matter we have the following hadith (If you own a land cultivate it or let those who can do so)⁽²⁾. If this land can provide him with its production of seeds then this is good, as a cooperation between the land owner and the farmer, similar to the cooperation between experts and investor, one with his effort the other with his money. The Prophet (P.B.U.H.) did this, with the Jews on Khaibar's land. Omar Ibn Abdel Aziz said:

(1) agreed upon.

(2) agreed upon.

(3) Was by Ahmed and Al Nisa'i and, see the conclusion in (al m tafatimin al Tar-geeb wa altarheeb Hadeeth p 577 Printed by Dar al wafaa.

"Have the land cultivated by others for half, a third or one fourth until one tenth and don't leave the land a ruin (uncultivated)". The Prophet (P.B.U.H.) protested against someone who killed a bird and told him this bird will report his death to Allah on the Day of Judgement saying, "Allah! this man killed me for the sake of killing and not to make use of me)⁽³⁾. The story of the bird applies to all wild life on land and sea. It is not permitted to abuse it because of the benefit it provides.

The Prophet (P.B.U.H.) in another hadith said: "The use of an object or a thing in a different manner than what it was created for, is forbidden". In a version in Sahih: "A man rode - a cow, who told him that she was created to plough. Did she speak in the tongue of event or in the tongue of the artical? or is it, a true speech by the creator and who is a true sense of speech - and it is not something great that Allah cannot accomplish. The important thing here, in this hadith is the proper use of created object for what it was created. for We would like to point out the following verses in the Glorious Qur'an concerning the Orphan's money:

﴿وَلَا تَقْرَبُوا مَالَ الْيَتِيمِ إِلَّا بِالَّتِي هِيَ أَحْسَنُ حَتَّىٰ يَبْلُغَ أَشُدَّهُ﴾ [الإسراء: ٣٤]

"And do not approach the property of the orphan, except in the most fair way, until he reaches maturity. And fulfill your commitments, surely you shall be questioned about the commitments". [Surah: 17- 34]

The following verses were repeated in the Glorious Qur'an in the same manner. The Glorious Qur'an did not forbid to

take the orphan's money in a proper way, but in the best way so if you have the choice between two different ways to invest the orphan's money and preserve his fortune, the most way is chosen by the guardian. Here, Allah forbids the guardian to chose the second best. The same applies to the nation's money because it is similar to that of the orphan, and the country that is in charge of the investment, as well as the organizations in charge are similar to the guardian and the orphan, as compared by the Caliph Omar to the treasury: If rich he is selfprovided and if poor, survives on charity. For this reason we have to take care and preserve and increase its belonging, the best way we can.

The cooperation between the different departments in production.

(4) In order to be self sufficient, there should be a cooperation between the various departments of production in such a way, that not one of the departments be preferred over the other and no one be ignored, for example, we should not concentrate all the efforts on agriculture and ignore industry or vis versa or concentrate on civil engineering and ignore the mechanical and forgetting the electronical and the nuclear engineering, or devote our interest to the theoretical part ignoring the practical part, and the skills of workers, the advance, mediocre and the poor craftsmanship and so on. For this, we have stressed on the importance of planning in order to know the needs of our society concerning work. In order to provide such needs because of its absence. In a hadeeth. If you sell a product for a known price⁽¹⁾ and later buy it cheaper in order

(1) Al Inyeh (when you sell a known product for a long term, then you buy this product with cheaper price in order not to be considered as a usurer. It is at not a sale .

to not be called an usurer, and you accepted the plantation (knowing that it is needed), and you follow the cow's tail and you ignored the strive Allah will humiliate you until you come to your senses as a religious persons.⁽¹⁾ There he points out that by being satisfied with agriculture alone, and what its relation in life is expressed this by the cow's tail, and ignored the strive will let the nation be colonized, and this requires a special type of production that has to be available because it is a duty that has to be done. According to the believers Allah has provided them with "Surnat al Hadid" to show them the importance of iron.

﴿وَأَنْزَلْنَا الْحَدِيدَ فِيهِ بَأْسٌ شَدِيدٌ وَمَنَافِعُ لِلنَّاسِ﴾ [الحديد: ٢٥]

"Certainly We sent Our Messengers with Clear Signs and We revealed to them the Book and the Balance so that the people may observe justice. And We sent down iron, wherein is great strength, and many uses for mankind, so that GOD might test those who strive for Him and His Messengers, in the Unseen, Surely GOD is the Strong, the Almighty".

[Surah: 57- 25]

Stating that it has harmful uses meaning to the military arms manufactured. He means by it that it is useful to man, the industrial use of iron. By this way the nation completes its strength both in war and peace. The fact that a nation with iron cannot use it for production either military or for iron use. In production priority goes to the most important not the important or in other words what is mostly used by civilians to facilitate their life, to meet their needs not perfection or what we call in modern life excessories. We should not plant

(1) From Ahmed, Abu Dawud, Tabarany from Ibn Omar (Saheeh al Jama al sa geer P.H. 93.

expensive fruits that might only interest rich people, on the contrary we neglect planting wheat, corn, rice that are essential for the public consumer.

On the other hand, we should not give priority to the perfume industry and that of the make-up and cosmetics and ignoring, manufacturing agricultural machinery, or irrigation or auto industry or the manufacturing of arms essential for the defence of the country. Any production that will harm the individual, society, financially or morally is refused and forbidden such as planting fields with vine yards to make wine or planting Cocca or planting marigold and other forms of narcotics, or planting tobacco or kaat and similar products that use the good for evil purposes.

(5) Investing cash

It is the duty of the Islamic society to invest the money in the treasury department because money is made to invest not to be locked in safes. Money is made to circulate from one hand to another such as a price for the sale of an object or as wages or as a building to profit from, or to build factories, it is a means to profit from and not to be converted to a means of worship, because this is the main reason for misery: (miserable he who is the slave of the Dinar, Miserable is the slave of the Dirham).

In this book (the living) the Iman Alghazally, mentions the use of money in life. He surpassed the modern economical philosophers, he mentions that Allah created both, the Dinar and the Dirham (meaning money) to circulate between hands,

to be justful between lawful money and for another purpose, to be a means to other objects, because they are dear to themselves, if you have them you possess everything, not as if you own a dress, because the dress is your only property.

If money is not used properly, then the owner has rejected Allah's donation. If you treasure them or lock them in your safe, you have harmed them as if you have emprisoned. The ruler of Muslims, that forbids him to rule. Allah Almighty told those who could not read and understand His Holy Scripture, with the words that reached them by words and sounds in the follow verse,⁽¹⁾

﴿وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا يَنْفِقُونَهَا فِي سَبِيلِ اللَّهِ﴾ [التوبة : ٣٤]

"O you who believe! Most surely many of the Priests and Rabbis devour the wealth of the people in falsehood, and hinder them from the Way of GOD, and those who hoard up gold and silver, and do not expend it in the cause of GOD, announce to them a painful chastisement-". [Surah: 9-34]

Allah imposed poor-due on money that has not been touched for one year, whether this money was invested or even not touched to encourage the owner to invest his money and move it around so that the poor-due will not finish it, and this is what the hadith recommends to do with the orphan's money: To be honest with the orphan's money and to invest it, and trade with it, so that the poor-due will not eat it all (finish it).

(1) Look: Al Shyaa, Al Shoukr maa rabe al monjat page 2219-2221 printed by al shaab - cairo and Surah (altowba p 34).

1. Spending money properly without abusing it

Islam was very specific concerning expenditure of money, and asked the Muslims followers not to be concervative or to spend a lot, but to be moderate in spending their money. Allah, the Almighty discribes his subject who are truthful and close to him as follows:

﴿ وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا ﴾ [الفرقان : ٧٦]

"Dwelling therein forever, fair it is as a dwelling place and an abode". [Surah: 25-76]

﴿ وَلَا تَجْعَلْ يَدَكَ مَغْلُولَةً إِلَىٰ عُنُقِكَ وَلَا تَبْسُطْهَا كُلَّ الْبَسْطِ فَتَقْعُدَ مَلُومًا مَّحْسُورًا ﴾

[الإسراء : ٢٩]

"And do not chain your hand to your neck, nor stretch it out without restraint, or you will become blameworthy and destitute". [Surah: 17-29]

and what He orders and advises as wisdom in Surath (Al Is-
raa) this is controlled when, the material is scarce especially
during famine and this was pointed out in the Glorious Qur'an
reducing consumption in the fruit- in the story of Youssef by
ful seven years in order to save

﴿ فَمَا حَصَدْتُمْ فَذَرُوهُ فِي سُنْبُلِهِ إِلَّا قَلِيلًا مِّمَّا تَأْكُلُونَ ﴾ [يوسف : ٤٧]

"He said: "For seven years you shall sow continuously, then what you reap leave it on the ear, except a little whereof you eat". [Surah: 12-47]

And this was expressed in the phrase (what you offered

them) which means what is consumed is calculated because the rulers are those who offer. The caliph Omer, Al Farouk in the year of famine, added to the houses that had leftover the amount of persons this house contained which was bad for them, and their income was reduced and he said: "People don't die if they ate half a stomach full", and this is found in one of the Prophet's hadith, "Food for one can be enough for two and food for two is enough for four persons"⁽¹⁾.

The principle of (left-over) that we mentioned before, makes the Muslim bound to reduce his consumption and his spendings and also to-grow his money. Islam does not forbid the Muslim to enjoy life, as forbidden by some religions and philosophies such as Hindiuism, and priesthood, but Islam respects the enjoyment of money but not its waste. Allah, the Almighty states:

﴿ يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَحْرِمُوا طَيِّبَاتِ مَا أَحَلَّ اللَّهُ لَكُمْ وَلَا تَعْتَدُوا إِنَّ اللَّهَ لَا يُحِبُّ الْمُعْتَدِينَ ﴾ [المائدة: ٨].

"O you who believe! Be constant for GOD as just witnesses, and do not let detestation of a people move you to be unfair, be equitable, that is closer to piety, and fear GOD, GOD is well aware of all that you do". [Surah: 5-8]

and He also says:

﴿ وَآتِ ذَا الْقُرْبَىٰ حَقَّهُ وَالْمِسْكِينَ وَابْنَ السَّبِيلِ وَلَا تَبْذُرْ تَبْذِيرًا ۖ (٢٦) إِنَّ الْمُبْذِرِينَ كَانُوا إِخْوَانَ الشَّيَاطِينِ وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا ﴾ [الإسراء: ٢٦، ٢٧]

(1) Muslim and others, heard from Jaber.

"And give to the near of kin his right, and the needy, and the wayfarer, and never squander wastefully, Indeed! The squanderers are the associates of Satan, and Satan is ungrateful to his Lord". [Surah: 17-282]

The different between consuming money and spending it, is that consumption exceeds the needs, and spending it in sins, even though it is onedime and from the following we should follow the theory of spenditure:

A) Spending on one self and relatives.

The owner of money should not be tight on spending money on himself or his relatives, to be stingy or miser or tightening his spendings because Islam forbids it. Because it leads to immorality in a hadith (Beware of stingeness because those before you who were stingy were exterminated and became not only misers but immoral).

Priesthood is forbidden in Islam because it prevents the enjoyment of life and beautiful dothing

﴿ زِينَةَ اللَّهِ الَّتِي أَخْرَجَ لِعِبَادِهِ ﴾ [الأعراف: ٣٢]

O Children of Adam! Adorn yourselves fully at every time of prayer, and eat and drink, but do not be excessive, surely GOD does not love the excessive. [Surah: 7-32]

and forbids food and drinks

﴿ وَالطَّيِّبَاتِ مِنَ الرِّزْقِ ﴾ [الأعراف: ٣٢]

"Say, "Who has forbidden the ornament of GOD which He brought forth for His servants, and who has forbidden the

good things which He has provided”? Say, “These are for the believers in the life of this world, but on the Day of Resurrection they shall be exclusively for them, thus We expound the Revelations to a people who know”. [Surah: 7-32]

And it is a praisal and content, and refuses the rejection and deprivations of these heavenly goods on himself and others:

﴿ قُلْ مَنْ حَرَّمَ زِينَةَ اللَّهِ الَّتِي أَخْرَجَ لِعِبَادِهِ وَالطَّيِّبَاتِ مِنَ الرِّزْقِ ﴾ ﴿ يَا بَنِي آدَمَ خُذُوا زِينَتَكُمْ عِنْدَ كُلِّ مَسْجِدٍ وَكُلُوا وَاشْرَبُوا وَلَا تُسْرِفُوا إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ ﴾

[الأعراف : ٣٢]

"Say, "Who has forbidden the ornament of GOD which He brought forth for His servants, and who has forbidden the good things which He has provided"? Say, "These are for the believers in the life of this world, but on the Day of Resurrection they shall be exclusively for them, thus We expound the Revelations to a people who know". [Surah: 7-32]

The Prophet (P.B.U.H.) said that Allah, the Almighty likes to see the effect of His Boundy (Grace) on His creatures)⁽¹⁾ and when the Prophet (P.B.U.H.) was asked by one of his companions: He is fond of beauty and likes to have a clean robe, a clean pair of shoes, and am I arrogant? The Prophet (P.B.U.H.) replied: (No, Allah is beautiful and He likes beauty; arrogance amputates truth and wrong people)⁽²⁾.

(1) Told by Abu Dawud resurred in al Jihad page 1698 and al Hakem 1/11 and not mentionect by al Dahabi.

(2) Told by Al Termage pay Amr Ibn Shuaib by his father by his (grandfather).

(3) By Muslim by Ibn Masu'd.

*** *Spending money to fulfill his duties:***

B) One must pay the poor due on his money, pay his parents expences and those of his poor relatives, and helping the needed, and donating whenever the nation is facing storm, huracanes, or in the country he dewls, and in wars, famine, fire and pay for the necessity of poor people, such as food, clothes, housing, medical treatment. Islam emphasis this right and encourages to lift arms to impose this right. Abu Bakr al Sidique along with the companions of the Prophet (P.B.U.H.) fought to collect the poor due, and the Prophet gave the guest in a town to take the poor due even by force, and it is the duty of the Muslims to support him. The Prophet (P.B.U.H.) said: (Wherever the solicitor is in a place and was in need, he may take as much as he pleases to cover this need without any shame) and he allowed poor people to take by force the water and food, they needed because it is their right.

Comparison between income and spending.

(C) An individual should balance between his income and his expences, he should not spend ten while his income is eight which obliges him to borrow, and be under the mercy of the lender; borrowing is a burden by day and night. The Prophet (P.B.U.H.) used to pray Allah not to let him borrow money, explaining that if a man borrows, he lies, does not fulfil his promises, as mentioned in Al Bukhari.

Spending more than what his fortune is worth and his income is unpleasant.

Allah, the Almighty said,

﴿وَلَا تُسْرِفُوا إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ﴾ [الأعراف : ٣١]

"O Children of Adam! Adorn yourselves fully at every time of prayer, and eat and drink, but do not be excessive, surely GOD does not love the excessive". [Surah: 7-31]

Al hadith mentions, eat, drink (and dress) and give to the poor but don't overdo it) this hadith was told by Alhesaace, and Ibn Majed from Amr Ibn Shuaab from his father and grand father⁽¹⁾.

This is what is allowed in spending. Any extra money spent is forbidden. But charity, gehaad, and charity projects are not included in over spending, unless the doer deprives his wife and children of their rights, or expenses he is committed to do. When told to charitable people that they are spending too much money, their answer was: nothing is too much for charity: Islam gives the ruler the right to "freeze" the fortune of those who don't spend their money properly (overspend) because the nation has the right to this money; preserving this money will be beneficial to the state and losing it will be harmful to the state. For this reason Allah, added to the state the fortunes of unwise men .

﴿وَلَا تُؤْتُوا السُّفَهَاءَ أَمْوَالَكُمُ الَّتِي جَعَلَ اللَّهُ لَكُمْ قِيَامًا﴾ [النساء : ٥]

"And do not give away your property which GOD has made for you as the means of your maintenance to fools, but provide for them and clothe them out of it, and advise them to

(1) by Ahmed by abi Hurrayra. By Al Munziri In al Targheeb and al Hashemi in al mujtana page 147/148 pigalah ther kaat. By al Hakem and conected and agreed with him Al Zahabi

enjoin right". [Surah: 4- 5]

- War on luxurious living and on those leading this life

D) There is another form of spending, that Islam prohibits, and inforces its forbiddness, and fights it because of the spoiled life of the individual and that of the society. This is called in Islam (luxurious living) and this applies to enjoyment of various things in life, which fills empty stomach in resturants, and bars and jewels that overload the body, luxurious furniture, feathers, antiques, statues, articles of gold and silver, and other things.

The Glorious Qur'an considers luxurious living a hindrance between that people and those who have the right, because luxurious living only meets body needs for these people, and their enjoyment, and those who advice them becomes their enemy and they resist this advice. Allah, the Almighty said:

﴿وَمَا أَرْسَلْنَا فِي قَرْيَةٍ مِّنْ نَّذِيرٍ إِلَّا قَالَ مُتْرَفُوهَا إِنَّا بِمَا أُرْسِلْتُمْ بِهِ كَافِرُونَ﴾ [سبأ: ٣٤]

"And We never sent to any town a warner, but the wealthy ones among them said: "We disbelieve in that you have been sent with". [Surah: 34- 34]

Luxurious living has rules for entertainment, and affects the spreading of bad manners in the children of this society, which leads to immorality after a while, and the separation of the members of this society. A gap is found between the members of this society, which creates hatred, because of depriving the majority from their necessities, while the minority

(1) Saud by Amr Thu Kaab.

are not seeing or hearing what is around them, and enjoying accessories. This society should vanish because few are living luxuriously and the rest of this society do not protest to demand their needs:

﴿ وَإِذَا أَرَدْنَا أَنْ نُهْلِكَ قَرْيَةً أَمَرْنَا مُتْرَفِيهَا فَفَسَقُوا فِيهَا فَحَقَّ عَلَيْهَا الْقَوْلُ فَدَمَّرْنَاَهَا تَدْمِيرًا ﴾

[الإسراء: ١٦]

"And when We decide to destroy a nation (for their corruption), We leave the indulgent ones among them to transgress therein, then Our Ordinance is fulfilled upon them all, and We destroy them utterly".[Surah: 17: 16]

The Glorious Qur'an mentions that "luxurious living was the reason for Allah punishing them, the bad events that happen to them, anywhere deprived from victory. In wars, and they deserved punishment:

﴿ حَتَّىٰ إِذَا أَخَذْنَا مُتْرَفِيهِمْ بِالْعَذَابِ إِذَا هُمْ يَجَارُونَ ﴿٦٤﴾ لَا تَجَارُوا الْيَوْمَ إِنَّكُمْ مِنَّا لَا

تَنْصُرُونَ ﴾ [المؤمنون: ٦٤، ٦٥] ﴿ وَكَمْ قَصَمْنَا مِن قَرْيَةٍ كَانَتْ ظَالِمَةً وَأَنْشَأْنَا بَعْدَهَا قَوْمًا

آخَرِينَ ﴿١١﴾ فَلَمَّا أَحْسَسُوا بِأَسَآئِنَا إِذَا هُمْ مِنْهَا يَرْكُضُونَ ﴿١٢﴾ لَا تَرْكُضُوا وَارْجِعُوا إِلَىٰ مَا أُتْرِفْتُمْ فِيهِ

وَمَسَاكِينِكُمْ لَعَلَّكُمْ تَسْأَلُونَ ﴾ [الأنبياء: ١١-١٣]

"And how many towns that were evildoing We have shattered, and set up after it another people. And when they felt Our punishment, they tried to run away from it! "Run not! return to the luxury that you exulted in and your dwelling places, that you will be questioned"; [Surah: 21- 11-13]

- Proper spending in government budgets

If proper spending is required from the individual on him-

self it is also required in government spending, starting from the head of state, and lower rank governmental employees. The Imam of the Muslims, the prince, and leader must be an example to his followers in saving money for the state, and reducing all unnecessary expenses.

The Prophet (P.B.U.H.) used to be the Imam (leader) of the Muslims, the first who was hungry and the last to fill his stomach. Abu Hurayrah said: (The Prophet (P.B.U.H.) left this world (died) not having once a stomach full without bread. A'isha, the Prophet's (P.B.U.H.) wife said: The Prophet (P.B.U.H.) never had a stomach full three days in a row, if we wanted we could have eaten a stomach full but he controlled his will). He refused to sleep on a comfortable mattress, his pillow was filled with loofah and slept on a carpet made from hay which left some side effects on his right side, he died wearing a robe of harsh cloth with thick buttons. This also was done by Abu Bakr, Omar (may Allah bless them). Once Omar said, "What is this money to me, it all, but the orphan's money, belongs to the state I can do without it, and if I become poor, I can eat legally". We do not expect from our leaders or our princes to be like those who preceded them, but we expect them to take care of the state's money, and not spend it on their relatives, and people with alliance to them. A lot of kings, presidents and princesses in our countries think that the money of the state belongs to them, and this gives them the right to spend it the way they please, because there is nobody to question them. Even countries that have a

(1) by al Bai'haqi: look al Hadith page 18-20 from al muntaka min al Targheeb and Tarheeb.

parliament, control departments, and accounting departments, cannot question the head of the state, or his bureau of investigation, (central intelligence bureau) or his security bureau, or the army, and what is spent to maintain them. There are place where money is largely spent without questioning. such as: mass communication (information), sports, nation security polices, including their employees. While little sums of money are spent on education, health, transportation and public services.

Balancing expenses between various ministries, giving priority to one over the other according to needs, and offering priority to the majority of the public, and their needs, rather than that to minority.

11. Possitiveness of Complementing one another in society. We mentioned that Islam requires each person able to work to do a job, and to be helped in his job to support himself and his family, but in case of retarded people who are unable to work, and with no income, and amongst them able people that cannot find a job to feed themselves, and the state is unable to find a suitable job for them, amongst them are worker whose salaries are not enough to survive in a human manner, -because of the little income, or because they have too many children, or because of the high standard of living, or for other reasons.

What position does Islam take towards those people? Will it allowed them to be devoured by others or to provide them with a solution? The truth Islam did not leave their problem unsolved, to prevent them from going lost, came out with a solution to provide them with a decent life, by the following

(1) Bukhary and Malim, on the authorihy of Zubair.

methods:

1. Helping relatives cover their expenses:

It is the duty of the well off Muslim to help his relative in need, which is the relative's right as mentioned by Allah Almighty,

﴿وَأْتِ ذَا الْقُرْبَىٰ حَقَّهُ وَالْمِسْكِينَ وَابْنَ السَّبِيلِ﴾ [الإسراء: ٢٦]

"And give to the near of kin his right, and the needy, and the wayfarer, and never squander wastefully, [Surah: 17-26]

If the rich relative does not help willingly the poor one, he will be forced to do this by Islamic law. The Islamic scientist have various explanations or theories concerning the amount, and who should pay and you could read about this subject in the chapter about "help" in the Fiqh Book.

2. Paying the poor-due to relatives:

(A) It is one of the social obligations, that is considered in the third rule in Islam, it strengthens the bones, if not given because of misersness, and was taken from him by force, because he fought until the poor-due, be paid and if he refuses to recognize it, and did not follow the Islamic rules, he is rejected from Islam.

(B) Poor-due is not a gift or charity the rich pays the poor, but poor-due is a recognized right the nation imposes, to help the poor by giving it to cover their expences, by means of the poor due employee that are in this department, for this reason the Prophet (P.B.U.H.) discribed poor-due as: "Poor-due is taken from the rich people to your poor people" it is a taxe,

and not a voluntary gesture).

(c) Poor-due differs from a lot of taxes, that is collected from the struggling workers, small merchants, and employees to be spent by governors, and their followers, and those who advertise the regime. One could say it is taken from the poor, to be returned to the rich (the Taxe)!

(d) What the Prophet (P.B.U.H.) explains about poor-due: (Poor-due is taken from your rich colleague to be given to your poor ones), so poor due is from the state to the state, from the ruling hand controlling the money, to the needed hand, and both hands, the giving one and the receiving one, are the hands of one person which represents the Islamic nation.

(e) Poor-due must be paid on sleeping (resting) money, or money prepared for investment, that has been for a year in this stage, and is free from mortgage, or borrowing, and is used commercially, or in agricultural projects, fruits and due for cultivation, and in a precious metal that is in a safe, or treasury. Islam did not make the share of poor-due a big amount, to let the public contribute, and made its percentage moderate, which is (2,5%) on cash money and commerce, to (5%) in agricultural products watered by mechanical equipments, to (10%) if watered by nature, to (20%) concerning precious metals and treasures found. If there is more effort on the human part, than the percentage decreases.

3. Other sources of the state:

If poor-due is not enough to cover the poor man expenses

there are other sources owned by the state that can guarantee one fifth of the money collected, from wars from the enemy.

﴿وَأَعْلَمُوا أَنَّمَا غَنِمْتُمْ مِنْ شَيْءٍ فَإِنَّ لِلَّهِ خُمُسَهُ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ
وَالْمَسَاكِينِ وَأَبْنِ السَّبِيلِ﴾ [الأنفال : ٤١]

"And know that whatever spoils you take, a fifth is for GOD and His Messenger, and for the near of kin, and orphans and the needy and the wayfarers, if you do believe in GOD and what We revealed to Our servant on the day of the criterion, the day the two parties met, and GOD has power over all things". [Surah: 8-41]

And He mentions from leftovers in a war

﴿ مَا أَفَاءَ اللَّهُ عَلَىٰ رَسُولِهِ مِنْ أَهْلِ الْقُرَىٰ فَلِلَّهِ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسَاكِينِ
وَأَبْنِ السَّبِيلِ كَيْ لَا يَكُونَ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ ﴾ [الحشر : ٧]

"Whatever spoils of war GOD has bestowed upon His Messenger from the people of the towns, it is for GOD's cause, and for the Messenger, and for the near of kin, and for the orphans, and needy and the wayfarer, so that it does not become a thing to circulate only among the rich of you. And whatever the Messenger gives you, accept it, and whatever he forbids you, desist from it. And fear GOD, surely GOD is severe in punishment". [Surah: 59: 7]

From this we conclude: What a country owns from petrol, minerals, agricultural land, real estate and other things that provides this country with a large amount of income. The state in Islam is not in charge of protection and security only,

but is also in charge of taking care of the retarded people, whose in need, and to guarantee them a respectable life. As mentioned in the correct hadith (All of you, a leaders is responsible for those he leads, the Imam is a leader in charge of the people he leads)⁽¹⁾. The Prophet (P.B.U.H.) demonstrates to us by mentioning Imam of the Muslims is in charge of all, and he has priority over the Muslims, then they have over themselves. If a person dies than his money goes to his inheritors, and if he leaves a dept or a farm (his small children will be lost, because, they become poor, and of their small age then he has and owe)⁽²⁾. The Caliph Omar says, concerning the money of the state: (Every one of you has the right to this money). Omar imposed on the treasury to pay a salary to a Jew who was begging from door to door, and at the same time he imposed to pay money to the newborn, which increases with their growth.

4. Other rights for money.

If poor-due is not paid, or any other sources pay to guarantee life to the poor, than rich people in a society should be the supporters. No believer can sleep with a full stomach while his neighbor is hungry. There is no believer that does not want his fellowmen to be like him. If (they do) this willingly because of their belief and religious bounds, then it is good and remaining to the future life as mentioned in a hadith by the Prophet (P.B.U.H.) about the ashareens: If the ashaareens

(1) by Ibn Omar.

(2) Look al ahadeeth 1453 to 1456) from the book saheeh al Jamee al sager.

(3) Told by al sheikhan who heard it from Abi Musa - saheeh al Jama al sagar p. 1582.

them in Almadina, they collect all what they have in one role, then they divided food between them in a jar equally. (They are part of me and I am Part of them).

It people don't take care of their poor voluntarily, then the Imam has to force the rich to meet the needs of the poor financially. It is said that the Prophet (P.B.U.H.) said, (The only true thing in money is the poor due). and in the Glorious Qur'an this verse indicates this: Allah, the Almighty:

﴿ وَلَكِنَّ الْبِرَّ مَنْ آمَنَ بِاللَّهِ وَالْيَوْمِ الْآخِرِ وَالْمَلَائِكَةِ وَالْكِتَابِ وَالنَّبِيِّينَ وَآتَى الْمَالَ عَلَى حُبِّهِ ذَوِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسَاكِينَ وَابْنَ السَّبِيلِ وَالسَّائِلِينَ وَفِي الرِّقَابِ وَأَقَامَ الصَّلَاةَ وَآتَى الزَّكَاةَ ﴾ [البقرة: ١٧٧]

"Uprightness is not to turn your faces towards east or west, but uprightness is to believe in GOD and the Last Day, the angels, the Book and the Prophets, and to give away from your cherished wealth to your kin, orphans, the needy, the traveler, the beggars and to ransom a slave. To establish prayer and alms giving, and those who fulfill their covenant when they have engaged in a covenant, and endure with fortitude, hardship and peril, those are true in their faith, those are the pious". [Surah: 1-177]

These verses in the Glorious Qur'an show how he expresses his love by giving his poor relatives etc.. and between paying the poor due and this proves there are two rights in money, but poor-due is the fixed limited right. The other rights are emergency rights that are imposed by the needs and is not limited by any amounts or any time. If people don't pay voluntarily then they should be forced to do so. Osman, (may

Allah bless him), said (Allah imposes through the Sultan what is not imposed by the Qur'an).

5. Charity that is due

Islam was not satisfied with the laws of sponsorship, for the laws of duty but raises the Muslim on trying although not asked from him, and spending if not asked, and he sacrifices his money and the world and warns him from miserliness and stingyness and making him to voluntarily pay left and right, day and night, secretly and openly and promises him children and goodness in this world and good deeds promised by Allah on the Day of Judgement.

﴿الشَّيْطَانُ يَعِدُكُمُ الْفَقْرَ وَيَأْمُرُكُم بِالْفَحْشَاءِ وَاللَّهُ يَعِدُكُم مَّغْفِرَةً مِنْهُ وَفَضْلًا﴾

[البقرة: ٢٦٨]

"Satan holds out to you the threat of poverty and prompts you to abomination, and GOD promises you His forgiveness and Bounty, and GOD is Infinite, All-Knowing".

[Surah: 1- 268]

﴿وَمَا أَنْفَقْتُمْ مِنْ شَيْءٍ فَهُوَ يُخْلِفُهُ وَهُوَ خَيْرُ الرَّازِقِينَ﴾ [سبأ: ٣٩]

"Say: "My Lord extends and straitens His Bounty to whom He pleases of His servants, and whatever you shall expend, He will replenish it and He is the Best of Providers".

[Surah: 34- 39]

﴿الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ بِاللَّيْلِ وَالنَّهَارِ سِرًّا وَعَلَانِيَةً فَلَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ

عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ﴾ [البقرة: ٢٧٤]

"Those who spend their wealth by night and by day in se-

cret and in public will have their reward with their Lord, and they shall have no fear, nor shall they sorrow".

"And We have sent you to the entire mankind as a bearer of glad tidings and as a warner, but most people do not understand". [Surah: 1- 274]

*** *Frozen assets (Wakf) and continuous virtues.***

The most that Islam made its followers want to do, is the continuous virtue (meaning that which continues after one's death, which is clear in the frozen assets for good virtues (wakf) which is clearly seen in documents; in history or old dates on document and the conditions for this wakf, shows clearly the care and nobility in the Islamic society and shows the nobility of the giver, and the true noble feelings in the Islamic Nation, this surpasses not only the human domain but the animal domain as well⁽¹⁾.

Sponsorship between generations.

There is another form of sponsorship, this is studied by research scientists, and I drew your attention to this matter in several of my books: The sponsorship between generations, of a nation one to the other, and it completes the sponsorship between various sectors of the nation, because it is a sponsorship of time and that of the place. By sponsorship of generations we mean that a preceding generation does not consume the goods a country stored in its earth in such a way that nothing is left for the succeeding generations. On the contrary the actual generation should make its calculations not

(1) See examples of this in *alrahma* from our book *al Iman wa alplayaat*.

exceed its share and to think like a forseeing father that will leave to his descendants selfsufficiency, to reduce his consumption and expenses, so that he would leave them something useful, the Prophet (P.B.U.H.) said: (It is better to leave your descendants wealth than to leave them dependant on others): Abu Bakr, (may Allah bless his soul), said don't like the predecessor to eat the food of several days in one day). This is told to a society that eats its goods in one generation. This made the Caliph Al Farouk, Omar Ibn Al Khataab, (may Allah bless his soul), divide the goods of Iraq amongst the invaders, and it was a huge fortune, that could make the invaders enjoyable, but the following generations, will not find anything, even a row egg to spend, to meet their needs. For this reason, Omar used to say to those who objected: (Do you want the future generations to come and find nothing left for them?) Among those who agreed with Omar from the companions of the Prophet (P.B.U.H.) Ali and Maaz. And Omar said concerning his opinion and those who supported him (I want the divided goods to be enough for the first as well as for the last person). And Omar found in the verses of surah, al Hashr" his support that made the distribution of acquired goods on the present generation of the immigrants and Al Ansaar (supporters) and later made them share with the next generation according to the following verses in the Gdorion Qur'an.

﴿وَالَّذِينَ جَاءُوا مِنْ بَعْدِهِمْ يَقُولُونَ رَبَّنَا اغْفِرْ لَنَا وَلِإِخْوَانِنَا الَّذِينَ سَبَقُونَا بِالْإِيمَانِ﴾
 [الحشر: ١٠]

"Secret counsels are only prompted by Satan, that he may

cause grief to the believers, but he can not harm them at all, except as GOD permits. And in GOD let the believers put their trust". [Surah: 59: 10]

This way the generations will be guaranteed to continue, and the followers will pray to their predecessors instead of cursing them, when they say: They took everything and left us nothing. This is what I am afraid, will be said in petrol producing countries, because they consumed the oil and enjoy its income, and abused its use until the market is overloaded with petrol, which obliged them to sell it at lower prices, but if they look at the rights of future generations, they would economize, reduce their expenses, because Allah, the Almighty does not like big spenders.

12. Lowering the gap between Various social classes.

Islam has recognized the difference between various social classes in their food and their income, because Allah's Almighty creation differentiated between them, in what is more precious and greater: in intelligence, beauty, built, other talents and special powers, so it is not strange that humans' fortunes vary, and it is not of great importance compared with other things granted:

﴿وَاللَّهُ فَضَّلَ بَعْضَكُمْ عَلَىٰ بَعْضٍ فِي الرِّزْقِ﴾ [النحل : ٧١]

"And GOD has favoured some of you over others in provision; but those who are more favoured will by no means hand over their provision to those who their right hands possess, so that they should be equal therein. Is it then that they deny

(1) agreed upon according to Saad.

GOD's blessing?" [Surah: 16]

This difference in the fortune is done purposely and wisely in order to regulate the different forms of life as mentioned:

﴿ نَحْنُ قَسَمْنَا بَيْنَهُمْ مَعِيشَتَهُمْ فِي الْحَيَاةِ الدُّنْيَا وَرَفَعْنَا بَعْضَهُمْ فَوْقَ بَعْضٍ دَرَجَاتٍ لِيَتَّخِذَ بَعْضُهُمْ بَعْضًا سُخْرِيًّا ﴾ [الزخرف : ٣٢]

"Is it they who apportion their Lord's Mercy? We have apportioned among them their livelihood in the life of this world, and raised some of them above others in rank, that some of them may take others in service, and the Mercy of your Lord is better than that they amass". [Surah: 43]

These various grants were not intended to create hatred and humiliation, but to control the system and management, because life is like a big factory, there is a manager and employees, the engineer and the worker, the guard and the servant, and each one has a duty to perform, and every one is important to run the factory in order for it to produce. The fact that Islam agrees with the difference between the various classes, and the difference between rich and poor, we find that Islam narrows the gaps between the different classes, by limiting the tyranny of the rich man, and by raising the standard of the poor in order to balance and to prevent the struggle and hatred between people of the same society.

Islam hates to see the fortunes accumulate in the hands of few persons, that money circulates only in their hands, leaving the remaining majority deprived from this money. There-

(1) by book Fith al Zahach page 572-773 and 575- Eighteenth edition printed by wahba press.

fore, Islam makes sure that the money will not be only to the rich alone, and to apply this Islam has various means:

1. Imposes on the rich; not to increase their fortune with illegal ways, such as usury, monopolizing goods, cheating, trading in forbidden things and other things we mentioned before, and this control of the investments narrows the high fortunes to a certain extend.

2. Paying the poor-due on the rich man's money to be returned to the poor; it is a method of taking from the first party to pay the second. And legalization of poor-due will facilitate life for the poor to meet their demands either periodically or continuously. Concerning this point, the Imam Al Hoowy - and other Imams from al Shafi'e Jurisprudence say: (The Poor and the miserable is given that is enough of his needs, and this differs from one person to another, the professional that cannot buy the machine he needs, should be given this macluire weither the price is small or large, and the merchant should be given a capital to buy what he wishes to sell and this will be covered with his profit. Those who do not have a profession or who cannot trade should be given enough money for a life time or to be given enough money to buy a real-estate, which he will rent, to meet his needs⁽¹⁾. Poor-due in this manner increases the number of poor owner because the professional worker owns his tools that serve his production, a machine or a factory or part of a factory, and the Peasant his field or part of the field sharing with others, the merchant owning his store and his needs, others owning a real-estate or similar that will help him with its income, to support him, in

such a way that the poor due society will properly spend its money to the people in need.

3. Other duties of the rich after paying the over due, like the expenses of relatives, vows, expiation, immolation (it is compulsory in a by Hanifa Juresprudence) and neighbor by rights and womb sights and the guest sights, feeding the hungry, saving those in need , freeing the prisoner, medical treatment for the sick, helping in emergencies that happen to the date, such as wars, famine and similar events. In a hadith (If you believe in me don't leave your neighbour hungry while you sleep with a full stomach, of this is known to you)⁽¹⁾.

4. Inheritance, that is legal in Islam, to the children and both parents, the wife, agnates and uterus relatives with known conditions, this is a way to split the fortune to small portions, in order to be distributed, from the decease to many of his inheritors contrary to other regimes that give the fortune to the elder son and similar to this and the inheritance goes to persons other than the real inheritors, which was done by the predecesors as mentioned by Allah, the Almighty and from

﴿ كُتِبَ عَلَيْكُمْ إِذَا حَضَرَ أَحَدَكُمُ الْمَوْتُ إِنْ تَرَكَ خَيْرًا الْوَصِيَّةَ لِلْوَالِدَيْنِ وَالْأَقْرَبِينَ
بِالْمَعْرُوفِ حَقًّا عَلَى الْمُتَّقِينَ ﴾ [البقرة: ١٨٠].

"Ordained for you, when one of you nears death, and he leaves behind possessions, that he makes a will to parents and next of kin in a fair way, this is an obligation on the God fear-

(1) Told by al Tabary and Bazaar from Anas Ibn over Malek - it is a true hadith as mentioned by Al Monzeri and Al Hy the amy - Told by al Tabarany and Abu Yali from Ibn Abbass and Al-Hakam aysha and approved by Al, Dhahabi Abu

ing". [Surah: 1-180]

This verses came the law of inheritance that tried to solve the inheritana problim when a person dies leaving behind children and both his parents.

5. The right of the legal guardion to balance the unbalanced by means of the public's money not by confiscating the legal amount that people should pay in Islam. And this was done by the Prophet (P.B.U.H.) in distributing to Beni Hussair, by distributing especially to immigrants without including the Ansaar (supporter) only two of the Ansaar were in need. The secret behind this partition was that the immigrants lftet their homes, money which made a difference between them and the Ansaar great. The Ansaar owned land, realestate and the immigerant had nothing in spite of that the ansaar were a good example in providing the immigrants with food and shelter and preferring the immigrants over themselves; by the balancing which is preached by Islam, made the Prophet (P.B.U.H.) treats this problem when he had the first opportunity and then came the verses in the Glorious Qur'an to support the Prophet's (P.B.U.H.) action and the distribution of the leftovers of war to the needy, the orphans, the poor and the passing by persons, and this act by the Prophet (P.B.U.H.) gives the Muslim ruler,

﴿ كَيْ لَا يَكُونَ دُولَةٌ بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ ﴾ [الحشر: ٧]

Whatever spoils of war GOD has bestowed upon His Messenger from the people of the towns, it is for GOD's cause,

and for the Messenger, and for the near of kin, and for the orphans, and needy and the wayfarer, so that it does not become a thing to circulate only among the rich of you. And whatever the Messenger gives you, accept it, and whatever he forbids you, desist from it. And fear GOD, surely GOD is severe in punishment. [Surah: 59- 7]

For he who rules by Allah words, to give the poor from the state's money in order to reduce the social gap between the rich and the poor in order to balance the economical structure in the Muslim society.

Islam and the present economical systems

We found out in the previous basics that the Islamic economy was built on. It is a special economy from those known to people, and to systems that are rightest of leftest which is called capitalism or communism.

Islamic economy is different from both systems and varies from them both economical systems by more than twelve centuries.

Islam and capitalism

Capitalism is built on respecting the individual's freedom and allowing the person to possess anything he can, and to build up his property and to spend the way he pleases without any restriction on what he owns and how to ran his business and expenditures. But the right of society to question his belongings, their fruits and expenses is a very poor right nil and inside him there is no self control which makes him respect the right and to impose it. But does not go by the rules or

laws available.

But in Islam we find laws on ownership, benefits, his investments and growth of his money, rules on consumption and spending and imposes right on owners, some of them permanent and some in emergencies. Islam cancels the forbidden ownership and forbids usury, monopolization, cheating and other things, and all this is against human principles and those that predict people's interest and make the conscience of the Muslim, that watches the creator before those created, is the first guardian on those rights that are imposed on him from the True owner of this money, Allah the Almighty. Islam gives the ruler, who rules by Allah's Book, the right to confiscate the property of the individual if it conflicts with public interest and also it gives the right to the ruler to nationalize the property of bad people and excessive spenders and prevent them from using this money that is really the money of the community or Allah's money and considered part of sponsorship that we explain.

Islam and communism

If the freedom of the individual is sacred in Capitalism, communism has other views: (a) It does not value the individual and his freedom and considers them a hinder to the state's system, it respects to society that is represented by the state. The individual has no right to own land, factory or real estate or anything related to production. He must work as an employee in the state, that owns all the productive means and forbids him to have a capital even by legal ways.

On the other hand, Islam respects the ownership of the in-

dividual because it is part of liberty and of humanity, because it is a good purpose to increase and improve production. Islam does not differentiate between means of production and other things nor between large ownership and small ones as long as it came the legal way. (B) Communism and what is expressed by socialism or Marxism fights social standards and lights fire between social classes, and uses brutality and bloodshed to destroy social classes, but one the (Proletariat) or labouring class. At the end the winner is not the labouring class but a group of advantageous people and members of the party and military men that control the country in the name of the labouring class and deprive the rest of the people of everything. The last statement by Karl Marx was (labours of the world unite) meaning against other classes.

On the other hand, Islam's system and philosophy is built on brotherhood between people considering them one family and correcting any thing wrong and considering this better than volunteering of praying and fasting all the classes in a society and asking them to love one another.

«كونوا عباد الله إخوانا»

C. Socialism or Marxism is accompanied with political pressure, and violence in thinking, lack of freedom and oppressing all those who oppose, accusation all opposition to the rule of being backward, or agent used by the enemy, or a traitor, of other accusations from phrases told by communists from the time of Lenin until today. Lenin wrote to one of his friends saying: "It is a good idea to get rid of three quarters for the world population in order to have the remaining fourth

socialists). On the other hand, Islam is built on consultation and considers the advice given to the ruler part of the religion and educates the society to criticise in a polite and constructive way and to do good deeds and forbids evil and advises the nation if the nation needs advising when seeing a tyrant to take the proper action.

The purpose of Islamic economics and its duty

Because Islam differs from our regimes available concerning what is deeper than personal freedom and the benefit of society, it differs from them in spirit and basis, in purpose and direction and in the duty of the job: (a) The Basis of the Islamic system is not man made, nor made by certain people, it is the law of Allah, that teaches the corrupt to change, wanting for his creatures the easy life not the harsh one. Allah, the Almighty is God of all creatures and He makes laws to all without taking sides.

He is God of the rich and the poor, God of workers and owners of work, God of proprietors and rentor, they are all His creatures and children, and He is more Merciful to them than their own parents, if He makes a law for them, then their is nobody justful than He is, nor more perfecte or more idealistic. Contrary to other systems that are made by man that are in-complete and that are affected by their pleasures.

(B) All these systems are money oriented making economics, their goal, and money is worshiped, their only interest is the world, money for entertainment is their main goal. On the other hand, Islam thinks of economics as a means to a better goal: for people not to be only interested in life and the strug-

gle for their daily bread, to know Allah and be on good terms with Him., to look for another life that is better and remaining. If people had enough and were secure they become safe and turn towards praying to their Creator they feel the closeness of brotherhood between them, and this is the purpose of Islamic economics.

﴿الَّذِي أَطْعَمَهُمْ مِنْ جُوعٍ وَآمَنَهُمْ مِنْ خَوْفٍ﴾ [قریش: ٤]

"Who provides them with food lest they should go hungry, and with security lest they should live in fear".

[Surah: 106- 4]

(C) Economics in these money oriented systems, is separated from good behavior and manners. These systems are only interested in increasing production, and the fortune of the person or group of persons anyway they can. On the other hand, Islam prefers principles, Islamic teachings and Islamic manners. If there is a conflict between the Economic interests among the individuals, or society with Islamic principles and character, then Islam forgets these purposes - and sacrifices in order to maintain Islamic principles and goals. Because of this, Islam forbids the pilgrimage of a non believer in Islam and the circumambulate (the Holy Ka'ba) inspite of what the turnover of money coming from religious tourism from which the people of Mecca will benefit. But the Glorious Qur'an forbids this, and promises the people of Mecca and the surrounding area better things than what they miss:

﴿يَا أَيُّهَا الَّذِينَ آمَنُوا إِنَّمَا الْمُشْرِكُونَ نَجَسٌ فَلَا يَقْرَبُوا الْمَسْجِدَ الْحَرَامَ بَعْدَ عَامِهِمْ هَذَا وَإِنْ

خِفْتُمْ عَيْلَةً فَسَوْفَ يُغْنِيكُمُ اللَّهُ مِنْ فَضْلِهِ إِنْ شَاءَ إِنَّ اللَّهَ عَلِيمٌ حَكِيمٌ ﴿ [التوبة: ٢٨]

"O you who believe! The unbelievers are indeed impure, so let them not come near the Sacred Mosque after this year. And if you fear poverty, then GOD will enrich you from His Bounty, if He pleases, for GOD is All-Knowing, All-Wise". [Surah: 9-28]

If opening a gambling casino or a night club or a bar can accomplish a good financial income like encouraging Tourism and to obtain hard currency (foreign) or other means, this in the eyes of Islam is not useful because it is contradictory to Islamic principles of preserving the minds, bodies, character, religious beliefs, and Islamic relationship. For this reason the Glorious Qur'an forbids: alcoholic beverages and gambling because of the harm done by them to humans and doesn't consider their economic benefits to people.

﴿ يَسْأَلُونَكَ عَنِ الْخَمْرِ وَالْمَيْسِرِ قُلْ فِيهِمَا إِثْمٌ كَبِيرٌ وَمَنَافِعُ لِلنَّاسِ وَإِثْمُهُمَا أَكْبَرُ مِنْ نَفْعِهِمَا ﴾ [البقرة: ٢١٩]

"They ask you about intoxicants and gambling, say: "In both of them there is grievous sin, and some profit for people; but the sin is more grievous than the profit". They ask you how much they are to spend, say: "Whatever you can spare". So GOD expounds His Commands to you, in order that you may reflect". [Surah: 1- 219]

It is clear to us that the Islamic system differs completely from other systems in its structure. It differs from capitalism,

that allows the individual more freedom giving him rights, that are so huge that he becomes a tyrant. It differs from Communism, that destroys the individual and lands him with duties until he is destroyed. In the first system (capitalism) the individual is preferred over society. In the second (communism) society has priority over the individual. And both system give priority to worldly benefits. They give the body priority over the soul. Islam respects the soul and does not have this priority and balances the expenditures. The lawful and balanced system between the weights and duties of man and society, between the soul and the body, and between this life and the heavenly life without harshness or loss as mentioned in the Glorious Qur'an:

﴿أَلَا تَطْغَوْا فِي الْمِيزَانِ (٨) وَأَقِيمُوا الْوَزْنَ بِالْقِسْطِ وَلَا تُخْسِرُوا الْمِيزَانَ﴾

[الرحمن : ٨ - ٩]

"That you do not transgress the due Balance. So weigh with justice, and do not fall short in the balance",

[Surah: 55- 9-8]

And for the main reason that is, the principles led by Allah and is called shari'ah which must be enforced and His Wisdom and law that lays justice among Muslim.

﴿وَمَنْ أَحْسَنُ مِنَ اللَّهِ حُكْمًا لِقَوْمٍ يُوقِنُونَ﴾ [المائدة : ٥٠]

"Is it the rule of paganism that they are seeking? Yet, for those who are certain in their faith, who is there better to rule than GOD". [Surah: 5- 50]

Strong affection here is an indication to the military industry and is useful to people indicates industry useful to society. If this does happened then Muslims are sinful especially those in command.

The nice thing that the Muslim wise men stated that work and earnings although legal is at the same time compulsory or dutiful according to Imam Ragheb in his book " Al Zareeah Ila Makarem Al Shari'ah":

" Earning in this world although limited is a duty because a human being cannot be completely devoted to praying unless he can earn his needs to live because working is one of the duties of life.

Unless he uses others to fulfill his needs he has to compensate these people by working therefore man cannot devote all his life praying.

If man takes a salary he has to work otherwise he is injustice. In order to meet his need, eat, dress and sleep as well as other human needs. He has to increase his working hours in order to meet requirements otherwise he is oppressing his employer. If a human being is satisfied with a little amount of work then his earning will correspond to the amount of work performed.

If he has taken more than deserves then he has not complied to what God, the Almighty said in His Glorious Qur'an:

"O you who believe! Do not violate the religious ceremonies of pilgrimage ordained by GOD for you, nor the inviolable month, nor the offering, nor the dedicated animals marked

by collars, nor those going in peace to the Sacred House in pursuit of their Lord's bounty and good pleasure. But when you have left and are out of the inviolable period, then hunt and do not let detestation of those who hindered you from the Sacred Mosque move you to commit aggression. Cooperate with all in what is good and pious, and do not cooperate in what is sinful and aggression, and fear GOD, surely GOD is severe in punishment." (Surah 5:2)

And does not obey Allah's saying:

"And the believing men and the believing women, they are the friends of each other, they enjoin good and forbid evil, and establish prayers, and pay the alms, and obey GOD and His Messenger, these, upon them GOD will have Mercy, indeed, GOD is Almighty, All-Wise". (Surah 9:71)

Therefore, those who devote all their time to pray without performing any work are taking the benefits from their fellowmen and their earnings without giving them anything in return.

The Proof That Their Actions Are Wrong:

It is the duty of parents to provide to each member the work that suits him or her in order to gain enough money sufficient for him and his family and to educate him and train him to do such work.

Islam encourages humans to work. It blesses this work and all what is wanted from the believer is to balance the work which will provide his daily bread and his heavenly work, between his body's needs and his religious beliefs in such a way

that the first need will not let him forget his heavenly beliefs, or that the financial need will let him forget his spiritual needs.

Allah, the Almighty has described his good believers, those who after go to mosque as:

"In Houses GOD has enjoined that His Name should be raised and extolled, glorifying Him therein in the mornings and in the evenings. Men who are not diverted by trade or merchandise from remembrance of GOD, and from establishing prayer and paying the alms. They fear a Day when hearts and eyes shall be turned about-" (Surah 24:36-37)

It is the duty of the worker to perform his job with conscience and precession. Precession in his work in compulsory in religion, it has the name value as worshipping as mentioned in the hadith:

" Allah wrote good deeds on everything."⁽¹⁾

.....

And in another hadith:

" Allah likes a human being to perfect his work."

It is the duty of the Islamic society to be fair in its payment to the worker and not to reduce his salary or delay its payment applying the hadith:

"Pay the worker his wage before his sweat dries."

(Told by Ibn Majed)

And in the Holy Hadith:

(1) Told by Muslim from Shadad Ibn Ows.

" Three are my enemies on the Day of Judgement, among them: A man who heirs a worker, and who does not pay him a salary after completing his job.

H-Forbidding of illegal earning:

This theory is the same as its predecessor and complements it. The earnings that is blessed in Islam and is recognized is the legal earnings.

The illegal earnings are forbidden in the Islamic religion. Islam legalizes earnings the correct way and forbids illegal earnings that come from wicked ways.

Wicked earnings has come from wrong and taking money the wrong way with force, stealing, cheating or not weighting correctly or monopolize or abusing the needs or unestimating correctly then goods and abusing people.

Or without effort or association like usury, gambling. Or charging for forbidden things such as alcohol, pigs, statues and antiques forbidden dogs and other things or a compensation for illegal things such as witchcraft and usury and those working in night clubs, bars or dancing halls. The Prophet (P.B.U.H.) warns those who earn their living from illicit means:

" All bodies that were raised on illicit means is worthy of Hell."

Islam refuses the good will and intentions if the ways to earn money are illegal.

A usurer who will build a mosque or a school for orphans

or other charities is not acceptable in Islam because as is said in Sahih: "That Allah, the Almighty is Good and accepts only what is good i.e. not from an illegal way."

In another hadith that: "Wickedness does not eras wickedness."

What is forbidden in Islam is what is not correct even if a judge rules according to evidence in front of him.

Allah, the Most High, says:

"And do not usurp one another's property by false means, nor offer it to the judges so that you may devour willfully and unjustly a portion of the property of the people".

(Surah 2: 188)

Concerning this subject there is a hadith of the Holy Prophet (P.B.U.H.): "You will come to me to judge between you, and may be some of you will be in needs more than others, and I judge according to your version of the story, if I grant someone from his brother's rights anything, it is a piece of Hell, he can take it or leave it."

Even if the judge is the Holy Prophet (P.B.U.H.) because he judged according to the evidence provided to him. In this way Islam has awakened the conscious of the Muslim and strengthens it to protect his economical life. If the judge goes by the evidence provided, God the Almighty that is feared by the Muslim sees the truth and evidence as they are.

Muslims are warned not to abuses their power against weak person such as a person in charge of orphan's money,

men abusing women's money and the ruler abusing the money of his subjects and a foreman abusing the worker's wages and the proprietor or land owner abusing the wages of his farm hand.

The Islamic Religion forbids the public servant to abuse the money of his subjects because this money represents the right of each subject. So, if he abuses this money every one of his subjects is harmed and each and every one will be his opponent on the Day of Judgement. It is misappropriate in Islam if a believer malice the spoils or booty taken from the enemy, "taking without the knowledge of his companions" and it is mentioned in the Glorious Qur'an:

"It is not proper to betray a Prophet, and whoever commits betrayal will be brought on the Day of Resurrection carrying what he has betrayed. Then every soul shall be paid fairly and in full for what it has earned". (Surah 3: 161)

Public money is forbidden on rulers and public servants in small positions. They are not supposed to take this money and it is forbidden to public servants to take advantage of their positions, to make a fortune by accepting commissions, gifts which every one considers as a bribe. Omar Ibn Abdel Aziz was given gifts which he refused. He was told by the briber that the Prophet (P.B.U.H.) accepted the gift. The Caliph answered the briber that the Prophet (P.B.U.H.) was given a gift but I am given a bribe.

The Prophet (P.B.U.H.) was very upset with one of his workers named Ibn Allutbeyah when he came with the poor due. The worker said: "This is for you and this is for me, it

was given to me as a gift. So the Prophet (P.B.U.H.) answered him: "If he was sitting in his father's or his mother's house he would have been granted this gift." The gift here did not come to him personally nor as friendship or kinship between the given and the receiver but the gift came because of his position as a public servant and he does not deserve such a gift.

The Islamic Religion was the first to implement the law on public servants asking them from where did they make such fortunes, or asking them about their illegal earnings. The following goals were achieved by forbidding illegal earning in Islam:

1. Good relationship between people based on justice, brotherhood, forbidding the unlawful and giving each person his rights.
2. It erased the difference between social classes because excessive profits usually come from illegal ways contrary to legal ways which grants normal profits.
3. Helps people to work because it is forbidden to touch illegal earning that do not require effort such as gambling and usury and other means. There is not doubt that all this is of economical value.

5- Mentioning Private Property and Protecting It:

Islam is the religion of innate disposition or natural disposition. There is no rule that forbids the innate disposition but Islam encourage it. From the natural disposition that Allah has granted us is the love of possessions that is seen in chil-

dren who are not educated or guided. Allah provided us with this as a self protection which will help the human being to move and perfect, if he knows he will possess it at the end. Life will grown buildings will be implanted and production will improve.

To possess is to be free. A slave does not possess on the other hand a free man possess. It is a humanitarian rule that an animal does not possess whereas a human being possess. For this Islam has ruled the right of private ownership because it is a religion that respects liberty and humanity and at the same time it is not fair for a human being to be deprived from the fruits of his work in order to be given to others.

The just and lawful way is to give an opportunity to all to earn and possess, so if a person is smart, patient and aggressive he deserves to be compensated for his work as mentioned:

"And all shall have their ranks, according to what they have done, and that He may pay them back fully for their deeds, and they shall not be wronged". (Surah 46: 19)

"The stars and the trees prostrate", (Surah 55:6)

According to this, Islam legalizes possessions even if it helps its owner to extensive richness and possessions if he follows the rules of legal earnings and spending in the proper way without approaching illegal ways, or spending too much or misering in legal spending and not oppressing his fellow men or taking others money.

The best example is that of Abdel Rahman Ibn Awf who

was among the first and among the ten promised Paradise (Heaven) and among the six mutual consultants.

He left Mecca like most of the immigrants without a home or money. The Prophet (P.B.U.H.) made him a brother to Sa'd Ibn Rabeeh who proposed to divide his wealth with him and to divorce one of his wives so he could marry her after 100 days odah. Abdel Rahman told Sa'd: "May Allah bless your family and your wealth. Please guide me to the market place."

Abdel Rahman started working the fields and went to the market, culminated at the time by the Jews and began doing business. A few years later he became the wealthiest among Muslims. He died leaving a fortune in gold as mentioned by Ibn Sa'd: "One of his four wives' share was 80,000 Dinars which represent 1/3 of his fortune. Islam did not forbid such richness and did not stop it because this fortune was collected legally and was spent in the right way. Abdel Rahman sold a piece of land from his property for forty thousand Dinars. He divided this money between his relatives from Bani Zahra, to the poor and the mothers of believers. One of his caravans came from Damascus with seven hundred camels, carrying everything. He donated all this for Allah's sake. Before his death he gave fifty thousand Dinars for Allah's sake, and for every survivor of Badt's Battle four hundred Dinars. That is not mentioning the obligatory Zakah and obligatory expenses. This is an example of good money in the hands of a good person. Blessed be the man and the money.

Islam allows every person to possess, and it encourages

him to possess and it protects his property and allows his children to inherit him after his death, in order to give him an initiative and to feel happy. At the same time a person feels he is not a slave in the hands of the state, that might be controlled a handful of people, that will abuse the worker, cancel religion and manners, and who will not find any resistance because the own nothing.

The approval of private enterprise and the protection, which Islam provides with, is an asset to the nation and its economy. It has been proven that the intellectual benefits increases mass production with the exception of the public or governmental sectors. Production is reduced (diminished) and is poor in quality because there is no initiative or strong control that is found in the private sector.

Islam protects the private enter price in two ways:

1. That its profits are legal. If the fortune is illegal and a long time has passed say fifteen years does not consider the wrong as right despite the long term of success.
2. It should not interfere with the public interest otherwise it should be confiscated from the owner with his will or by force. He should be compensated for the business without any preference to the society over the individual.

This event happened during the reign of Omar, may Allah be pleased with him, that he wanted to expand the area around Al Haram Mosque (the Holly Ka'ba). He gathered the owners of the houses. He bought some but others refused to sell and they insisted on not selling. So the Caliph took prop-

erty despite them and expanded the mosque and put the value of their property in the safe of the Ka'bah until the owners took their after some time.

The same happened during the reign of Othman, may Allah be pleased with him. And the same applies if there is a need for a hospital, a factory, an airport, a school or anything related to the public interest. The owner has no right to refuse to sell the property for the price said: if he refuses the official force him to sell according to the court order, between him and the state inferior of the people.

6- Forbidding The Public to own Property essential to Society:

The difference between different economical reigns is its understanding of human property. Communism forbids private property and enterprise and private production in land and factories and the regime converts them to the state. On the other hand, Capitalism encourages the private ownership. Islam stands mid way between these different regimes. Islam encourages the ownership of land, furniture and productive means but it forbids ownership when society benefits or when this ownership is necessary to society. It is better that the society becomes the owner in order to prevent tyranny of the individual and prevent society from benefiting from it. As an example of these necessities, what is mentioned that the Prophet (P.B.U.H.) said:

" People share three things: Water, Weeds and Fire."

And other hadith adds "salt". Each person has the right to

profit from natural things, and no body has the right to monopolize them. All these three or four hadiths show wisdom because they show the necessity for life during that period in Arab society. This may apply to other societies according to their needs.

The Malicatic jurisprudence does not allow the person to own mineral extracted from the earth and does not allow them to own such property. If a mineral is discovered in an owner's property, if the public has no need for this mineral, the owner may keep it. The same applies in the Shafi'i jurisprudence that if petrol, tar, sulfur or precious stones are discovered, the owner is not allowed to keep this property and the ruler should not reserve it for himself or other people. It should be owned by the state. Also the Hanbal jurisprudence, if a mineral is discovered in an state then the public should profit from this discovery and it is forbidden to own it or others own it because this might harm Muslims. Because the Prophet (P.B.U.H.) allowed Ubaid Ibn Hamal to keep the salt but when he was told that it is as essential as water. Ubaid was forbidden to keep it for himself.

7- Forbidding the Property owner to harm his fellowmen:

In spite of the fact that Islam allowed people to own property legally as much as he could if this property is not necessary to society and does not harm people by keeping it. Islam has put certain rules for property owning, which reserves the public welfare and serving justice and truth.

From these rules: forbidding the property owner to harm

others because being an owner does not give him the right to use this ownership as he pleases like harming people but he is allowed to own without abusing this right that might cause harm to one or more person or public harm. This harm is forbidden in Islam because his religion teaches him to let others benefit not be harmed.

The Prophet (P.B.U.H.) said: "No harm or harmful person"

It is the right of the ruler and even his duty to prevent the owner from selfish gesture that might lead to harming a person or harming a society. Even if the ruler had to deprive the owner and confiscated his property because of the harm he is causing his fellow citizens. If the ruler does not have any other solution this principle that some lawyers think in a fruit of modern law was applied by the Prophet (P.B.U.H.) fourteen centuries ago and was applied by some of the four Calipha that followed him.

Samraa Ibn Gandab used to own palm trees that grew on the fence of one of the Ansaar. Samraa used to enter and disturb the man's privacy and that of his family. The Anssary report that the Prophet (P.B.U.H.) did not given attention to the harm that is caused by removing the palm but to the greater harm that the palms will cause to the Ansary. Samraa could have sold the palms to his friend the Ansary and take a reasonable compensation for them and he could have extracted them from their roots and replanted them without causing harm to others. But he was hard headed and refused to make life easy for the Ansary in a proper manner. So the Prophet

(P.B.U.H.) was forced to make this discussion or extracting the palms whether Samraa like it or not.

During the reign of Umar , Al Dahak Ibn Khalifa Al Ansary owned a piece of land of Mohamed Ibn Musaemah. So Al Dahaat wanted to dig a channel or a ditch to let water irrigates his land. But Mohamed refused so Dahaak told his story to the Caliph Umar who in turn called Mohamed Ibn Muslemah and discussed the matter with him. But the later insisted upon his demand. So Umar told him: why do you prevent your brother from benefiting of what you benefit you will water your land and he will water his without any harm done to you. So Mohamed refused. So Umar said that the channel will be dug even if it passes over Mohamed's stomach.

From this story we learn that the owner of a piece of land should not deprive his neighbor from their needs insisting that he is free to do so because this is his property. Because freedom is bound to a principle of not harming others. Harming people from profiting from something they need as said by the Prophet (P.B.U.H.). To prevent one's neighbor from putting a piece of wood in a fence.

Contents

- Consideration of wealth as a favour and Bounty in the Hands of the Righteous 2
- Wealth belongs to Allah and Man is Vicegerant on it 6
- Enjunction for work and Good earning 10
- Worship and work 10
- Forbidding of illegal earnings 14
- Islam protects the private enterprise in two ways 21
- Forbidding the public to own property essential to society 22
- Forbidding the property owner to harm his fellowmen 23
- Investment of the money in a way, that will not harm manners and public interest 26
- Usury and usurious means 27
- Monopolizing 28
- Cheating 29
- Trading in forbidden goods 30
- Realizing self sufficiency to the nation 30
- Ways to be self sufficient planning 32
- Preparing labourers and distributing them to the proper posts 33

- Proper use of the available products	34
- The cooperation between the different departments in production	37
- Investing Cash	39
- Spending money Properly without abusing it	41
- Spending money to fulfill his duties	45
- Comparison between income and spending	45
- Proper spending in government budgets	48
- Frozen assets (Wakf) and continuous Virtues	57
- Sponsorship between generations	57
- Lowering the gap between Various social classes	
- Islam and the present economical systems	64
- Islam and capitalism	64
- Is! and Communism	65
- The purpose of Islamic economics and its duty	67
- The Proof that their actions are wrong	72
- Forbidding of illegal earning	74
- Mentioning Private property and Protecting it	77
- Forbidding the public to own property essential to society	81
- Forbidding the property owner to harm his fellowmen	82

ECONOMY AND WEALTH

Each society has its own particular economic doctrine which constitute its phylosophy, creeds and ideals, its look to the individual and society, to wealth and investments, its idea about religion and this world, richness and poverty. All these affect its relationship with wealth production and the way of putting it into circulation, distrubution and consumption. From this emanates its economic system. Discussion on Islamic economy prolongs, so many researches and books have been written on it and its fields. Scientific themes were submitted for obtaining higher degrees such as M.S.C and Ph.D. It suffices us here, to take an idea concerning the essential rules on which the establishment of economy is based on the Islamic Society.

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