

## MEANS OF SOCIAL ECONOMIC REFORM IN ISLAM

### وسائل الإصلاح الاقتصادي الاجتماعي في الإسلام

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**الدكتور أبو الفردوس بينات باشا البجالي**

قسم علوم القرآن والتفسير كلية العلوم الإسلامية الجامعة الإسلامية العالمية للدراسات الشرعية والإنسانية

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### Abstract

*Worship includes every human movement in life, and accordingly a person's quest for gain is worship, and he is rewarded for it as long as he adheres to what he is obligated to do in it. The research has been called just earning; Because the meaning of justice is a comprehensive meaning to address many things, it is more general from the word of the halal or crusher, and human must be amounting to himself and with others, Allah says: you remember), In this research, I dealt with the importance of the means leading to reforming and achieving the interests of society economically, and the dangers of globalizing the culture of earning.*

*For this reason, I extrapolated the verses in which the conditions of earning are mentioned in the Noble Qur'an, using the inductive method, then I interpreted the verses and explained hadiths, criticism and deduction. Using the analytical method, then I showed the teachings to which the verses guide us, which must be applied in dealing with people through the applied approach.*

**Keywords:** means, reform, economy, social, Islam.

### ملخص البحث

إن العبادة تشمل كل حركة من حركات الإنسان في الحياة، وعلى هذا فإن سعي الإنسان إلى الكسب عبادة، وهو مأجور عليها ما دام يلتزم بما يجب عليه فيها، وقد سميت البحث بـ الكسب العادل؛ لأن معنى العدالة معنى شامل يتطرق إلى أمور كثيرة، فهو أعم من كلمة الكسب الحلال أو الكسب الحرام، والإنسان يجب أن يتصف بالعدل مع نفسه ومع غيره، قال الله تعالى: (إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَاءِ ذِي الْقُرْبَى وَيَنْهَى عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ وَالْبَغْيِ يُعْظِكُمْ لَعَلَّكُمْ تَذَكَّرُونَ)،

ولقد تناولت في هذا البحث أهمية الوسائل المؤدية إلى إصلاح وتحقيق مصالح المجتمع اقتصادياً، ومخاطر عولمة ثقافة الكسب، ثم اتجهت إلى بيان مسائل الإدخار والإنفاق المعتدل ثم الإكثار والإنفاق الحكومي.

ومن أجل هذا قمت قمت باستقراء الآيات التي ورد فيها أحوال الكسب في القرآن الكريم، مستخدماً المنهج الاستقرائي، ثم قمت بتفسير الآيات وشرح الأحاديث والنقد والاستنباط. مستخدماً المنهج التحليلي، ثم بينت ما ترشد إليه الآيات من تعاليم يجب العمل بها في التعامل مع الناس من خلال المنهج التطبيقي

## INTRODUCTION

Praise be to Allah, Lord of the Worlds, and prayers and peace be upon our Prophet Muhammad and his family and companions, and may the peace and blessings of Allah be upon the Day of Judgment. Then after:

The attachment of human beings and living to each other is one of the most prominent ways of God in the nation, and realizing this living requires tasks and needs, and every human being has the talents and news that Allah has designated for him. Khaldoun in his introduction is social in nature, and relationships are established between him and others. Allah Almighty said: ﴿لَا إِلٰهَ إِلَّا هُوَ الْحَيُّ الْقَيُّومُ لَا تَأْخُذُهُ سِنَةٌ وَلَا نَوْمٌ لَّهٗ مَا فِي السَّمٰوٰتِ وَمَا فِي الْاَرْضِ مَنْ ذَا الَّذِي يَشْفَعُ عِنْدَہٗٓ اِلَّا بِاِذْنِہٖٓ يَعْلَمُ مَا بَيْنَ اَيْدِيہُمْ وَمَا خَلْفَہُمْ وَاُوَّلٰٓئِیۡ لَیۡسَ لَہُمْ مِمَّا يَشْفَعُوۡنَ اِلَّا الْاِذْنُ ۗ سَعٰدٌ لِّمَنِ الذِّكْرُ ۗ﴾ This required life purpose - that is, acquaintance - to achieve the happiness of the two worlds and the hereafter, and this acquaintance is what is called in the Sharia after that the transactions, and the transactions were not limited to a specific aspect of life, but covered all the requirements and needs of mankind from various parts and destinations, including economic transactions. We have noted the harsh economic conditions that our world suffers from today. As a result of the things that the world's decision-makers, old and new, caused to corrupt the nation and society, and although this did not achieve a specific goal, it exposed the stem of these conspiracies against humanity, and that scandal caused the Islamic economy to resort to the Islamic economy without a choice. Therefore, this research seeks to answer the following questions:

What is the concept of production and its controls in Islam?

### Explanation of spending and production controls in Islam

a) Saving and Investment: Moderation in Spending:

Moderation is the essence of the Islamic message in all human activities, and Islam forbids thrift, as it certainly forbids extravagance, and consumption for the sake of publicity. God Almighty said: Qualitative and quantitative restrictions on consumption, and for this, spending must be to save a Muslim who is morally conscious and humble at heart. Since Islam seeks equality and brotherhood, Muslims must refrain from any behavioral pattern that destroys or weakens these values. Grandeur or vanity, must widen the social gap between the rich and the poor instead of narrowing it, which Islam denounces and denounces, the Messenger of God - peace be upon him - taught Muslims to be humble, and urged them to live a life far from arrogance and pride. On the authority of Omar bin Auf, he said: The Messenger of God - may God's prayers and peace be upon him - said: "By God, I do not fear poverty for you, but I fear for you that the world will be expanded for you as it was expanded for those who were before you, so you will destroy it as it has destroyed it, and it will destroy you as it destroyed them."

All Islamic countries should fulfill the minimum needs of the poor by effectively utilizing the available resources and eliminating unnecessary consumption in both the public and private sectors. Its establishment of socio-economic justice, and rebuilding an economy on Islamic foundations can play the role of a catalyst for interaction. Perhaps it is not too late, so that we know that no government can retain power without meeting the necessary needs of the poor and without eliminating all sources of injustice. Sowing the seeds of its own destruction through social unrest and political turmoil. The pattern of agreement with Islamic morals is that which speaks of simplicity and humility. This does not mean that Muslims are reluctant to benefit from their income or from the resources that God has blessed them with to meet all their needs, or from providing themselves with the necessary comfort, but Islam demands that consumption be given greater benefit and limits, as it commands. By avoiding a lifestyle based on arrogance and deception to satisfy the tendency to imitate others, this is the social morality that is nourished by the advertising devices that spread these lifestyles and provoke competition and fatwa symbols of the empty nation.

These natures can only be changed by a comprehensive reform of society, and in a society in which Islamic morals effectively prevail, the masses of people abandon the spirit of ostentation when they realize that they cannot attain a greater status by way of showmanship, and when they also realize that their reputation will in fact suffer." Some deterioration, and the indoctrination of the Islamic spirit at all levels of society limits the demand for resources including foreign exchange reserves and encourages savings and capital formation as well as limits recourse to credit" not only for outward consumption which is not widespread in the developing world, but also In order to import, produce and distribute goods of this type of consumption, and then bring about an unnecessary monetary expansion, the violation of Islamic norms, even by some people, may enhance the tendency of society to buy the symbols of the nation, and thus strengthen the spirit of acquisition and kindle the flames of greed and envy.

The unhealthy discussion on the symbols of evidence and accompanied by a number of pre-Islamic customs, especially on the occasions of marriage, leads to excessive agreement that is financed either by disabling the investment of what has been previously saved or by preventing the saving of the future. To increase imports or products of non-essential goods and crowd out resources needed for productive and basic purposes.

The resources that Islamic countries enjoy are not able to meet the needs and the apparent consumption, and the efforts aimed at achieving this must lead to a reduction in savings and capital formation, a slowdown in the rate of economic growth, and contribute to inflationary pressures and persistent deficits in the balance of payments. What Islamic countries should not commit under any circumstances The mistake of expanding unnecessary consumption through credit, especially from international sources, and it would be important to think that faster growth can be achieved by supporting the production, import, distribution or consumption of goods or services that are not necessary for the

development of Islamic countries and to satisfy the needs of Islamic countries. If the rich and the elite do not want to sacrifice the unnecessary, the poor must sacrifice the necessary, and this situation cannot last long.”

Therefore, the establishment of Islamic economic and social justice must be done as quickly as possible if unrest and turmoil is to be eradicated in the bud, and we must clearly recognize that domestic and international debts do not enrich and cannot substitute for the required sacrifices, only delaying them and making them more difficult and difficult with the passage of time and the accumulation of a burden. Debt Then, as soon as a glimmer of doubt appears on the horizon, credit is restricted internationally and locally, and collective demand suffers a decline, and a moderate or serious depression prevails, depending on the shortage of credit and the agreement, is it few or more? Living with available self-resources must be more conducive to achieving growth Continuous, consistent and long-term, with minimal economic fluctuations.

b) Elimination of hoarding:

As was the prohibition of wasteful spending, hoarding savings was clearly forbidden by the Qur’an and Sunnah. The intention of God’s blessings is for man to use them for his own benefit “within the limits stipulated by Islam,” and the interest of others; To achieve the real purpose of harnessing these blessings, either leaving these blessings or resources idle or not benefiting from them for proper consumption; To promote the common good through zakat, alms and other similar payments or productive investments all of this is denounced in Islam.

God Almighty says: ( ن ت ث ذ ز س ع ف ق ) as the Messenger of God, peace and blessings be upon him, commanded: to exploit productive resources and not to disrupt them. On the authority of Jabir bin Abdullah, he said: The Messenger of God, may God bless him and grant him peace, said (Whoever has camels, let him join his camels, and whoever has sheep, let him catch up with his sheep, and whoever has land, let him join his land) “This is because the development of land and the productive investment of savings is necessary to meet the needs of the Islamic community of necessities and luxuries, and achieving that is certainly a virtue of Islamic values.”

c) Efficiency in the use of savings:

In light of the foregoing, we believe it is necessary to organize and control the monetary and banking system, so as to prevent wasteful spending, and direct savings to productive social uses. It should not, under any circumstance, encourage the production or consumption of low-priority goods or services in the Islamic value system. , because the deposits that banks use to grant loans are the money of the community, and social and economic justice requires that the mobilized resources be allocated to what helps finance the production and distribution of all the necessary needs of the community, before allocating them to other causes.

The capitalist virtue that refrains from issuing evaluative judgments has no weight in the Islamic system, as the values contained in the Qur’an and Sunnah cannot be ignored, as they constitute the heart of the Islamic system. Regardless of the degree of social priority of goods, it leads in the production of basic goods to a sub-optimal level; Because scarce money has been achieved to produce luxuries, and therefore efficiency must be understood within the framework of values, not only within the limits of some narrow variables, such as interest and profit, and the “return” must take into account not only private gains but also social benefits, and it must take “Cost” takes into account not only private costs, but also social costs, including moral decay, social disintegration, and environmental pollution.

d) Reducing the authority of the bank:

The privilege of mobilizing enormous resources through deposits secures the traditional banks and the dominant families with “access to the capital of others, and then the ability to have a strong influence in the economy and politics of their countries and their host countries, for this fundamental reason banks have become the centers of control in the capitalist system,” The capitalists are rich and powerful, they work through banks.” This is the authority of the bank in all countries, whether our countries are developed or developing, and Islamic countries do not present a different picture of that.

**Government spending:**

The principle of avoiding waste in spending and making good use of resources in accordance with Islamic values applies not only to individuals, but to government as well, and to a greater extent; Because people’s resources are in their hands a trust that they must use for their well-being according to Islamic teachings, and the correct criterion for contracting any government expenditure is to fully compensate the total sacrifice that the group incurred in providing these resources with its positive contribution to the general social welfare, and the achievement of the economic and social goals of the Islamic curriculum. .

Accordingly, governments have to carefully conduct their programs, and remove from them or reduce to a large extent, wasteful and sterile spending, in order to remove or reduce the old age to the extent possible.” Because if the deficits of Islamic countries continued to the size they reached in the past, it was difficult to avoid Borrowing large sums of money from central banks, and this has caused the rate of inflation to skyrocket?

Sacrifice is an important goal of Islamic society, without necessity. Accordingly, a number of reform measures have been taken to abolish usury, and to make Islamic goals and values a reality, including:

- 1- The need to teach the rich and the poor alike the habit of easy living, and to reduce all kinds of wasteful and sterile spending in the public and private sectors to the minimum possible, so that the demand for resources will disappear or be greatly reduced, the unnecessary expenditures and costly lifestyles.
- 2- Encouraging savings positively, mobilizing them efficiently and investing them within the Islamic framework to produce the goods and services required to meet the demand for needs and luxuries for all people or for the largest number of them. The state should play an active and positive role in order for Islamic values to become an integral part of the Islamic community and to ensure that For its continuity and to nip all the deviations in the bud.
- 3- Increasing the percentage of Musharakah financing. The obligation to abolish interest means that all businesses in Islamic countries, including those industrial and agricultural businesses, which currently operate on the basis of a mixture of Musharakah funds and usurious loans, become based primarily on Musharakah financing, and this financing, How much we have already explained, not all for an indefinite period, such as shares and shares, but some of it may be for a specific period in the manner of loans, closings and bonds.” The closed percentage “definite term” of the total participation is still referred to in Islamic economic writings on loans, even if it is not usurious, but it must This does not lead to any confusion as long as the main purpose has become known. In addition to the open “indefinite” and closed “limited” partnerships, there are good loans, which are of relatively small amounts, and there is also the supplier’s office in which the jurists allowed.

All financial needs of a permanent nature, whether fixed or working capital, are usually expected in the Islamic economy to be met by the participating capital to the necessary extent through medium and long-term speculative funds. "Bridge financing" to fill the temporary shortage of liquidity as a result of the jump in activity, where it is not desirable or necessary to resort to a permanent increase in the participation capital.

There are a number of steps to be taken to bring about this shift to a participatory financing system in the process of Islamization of the economy of Islamic countries,

- 1- Individual establishments and companies are required to increase the base of participation appropriately by increasing the capital of the companies or by accepting the joining of new partners to cover all official needs of a relatively permanent nature. Big companies should turn into joint stock companies, and all existing joint stock companies should offer additional shares to use their proceeds to add bonds. Commercial banks can write with a share of the new shares offered, replacing them with their medium and long-term debts, and here the central bank plays the role of supervising the price that buys The bank has issued these new shares in order to ensure that its level reflects the reality of the assets and profits of the concerned company.
- 2- To enable companies to increase their capital, it is necessary to “organise” the current stock of black money “caused by tax evasion” whose only outlet is usually abroad or outward consumption, and this move should help attract a large amount of this money to the circle Investment, and without that, it will be difficult to increase capital, as there may not be enough white money in the economy for this purpose.
- 3- The advantage of “interest” as a tax-deductible expense must be abolished and the tax laws must be reconsidered by treating interest payments the same as distributed and undistributed profits. Gross earnings “not net” must be taxed before interest is paid, and in In fact, it may be desirable to impose a tax rate on the interest share of total income higher than the rate applied to profits in order to quickly convert to a participatory financing structure.
- 4- The tax structure in Islamic countries must be rationalized so as not to discourage investment, or direct even legally realized profits to become money to meet all necessary and desirable state expenditures. If the tax rates are moderate, the income earners can satisfy not only the government, but also their conscience, without reducing the total tax proceeds.

#### **The most important results:**

1. A statement of the need to legislate some of the necessary reforms
2. Religion is easy, so alternatives must be found when needed
3. Faith does not contradict the reality of life, it is its basis
4. Knowledge of the foundations and provisions of Islamic economics
5. It turns out that he hires the courier to provide for the sustenance of the parents and children
6. It turns out that money is the backbone of life, and a person is indispensable for it, in which interests are spent, and institutions and states are built.
7. Some Muslims are weak in the face of the trial of money, so there is nothing wrong with them earning money from forbidden ways.
8. It turns out that there is no correlation between God’s satisfaction with the servant and his enrichment of him, for he gives to test our neighborhood and test our neighborhood.
9. It turns out that one of the most important reasons for supplication to be answered is to seek what is lawful, and vice versa.

#### **Margins:**

Surah An-Nahl Verse: 90

Surah As-Saffat, Verse: 96.

Surat Al-Hujurat, Verse: 13.

Surah Al-A'raf, Verse 31:

Narrated by Al-Bukhari, Book of Flakes, Chapter: What warns against the flower of the world and competes in it, vol. 8, p. 90, p. 6425.

Towards a fair monetary system (prev. reference)

Towards a fair monetary system (prev. reference)

Surah At-Tawbah, Verse: 34.

It was included by Abu Dawud, the first book of temptations and epics, chapter on the prohibition of striving in temptations, vol. 4, pg. 294, h 4256, the hadith authenticated by al-Albani.

Towards a fair monetary system (prev. reference)

Towards a fair monetary system (prev. reference)

The World Center for Islamic Thought website.

Towards a fair monetary system (prev. reference)

Towards a fair monetary system (Reference)

### **Resources and References**

[1].Towards a fair monetary system

[2].The World Center for Islamic Thought website.