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Overview of the Islamic Economic System

DEFINITIONS

The linguistic definition of the wealth

In the dictionary of al-Fayruz Abadi entitled al-Muhit the assets were defined as follows: It is everything one may own such as cash, goods, estates, furniture etc.

The definition of the wealth in the Shari‘ah terminology

It is everything one may benefit from in legitimate manner, i.e. in any Shari‘ah approved manner, such as buying, hiring, consuming, receiving gifts and donations etc.

The Islamic economic system is built on four principles

1. The wealth belongs to Allah (swt) because He (swt) owns everything. He (swt) says,

“And do give them from the wealth of Allah which He gave you.” [TMQ al-Nur:33]

2. People act as trustees or custodians of the wealth. Allah (swt) has entrusted and provided humankind with the wealth, and He (swt) gave the right to own it. He (swt) says,

“And spend out of the wealth whereof He has made you heirs.” [TMQ al-Hadid:7]

And He (swt) says,

“And He gives you wealth and children.” [TMQ Nuh:12]

3- Hoarding the wealth is forbidden. Allah (swt) says,

“And there are those who hoard gold and silver and spend it not in the way of Allah, announce unto them most grievous penalty.” [TMQ al-Tawbah:34]

4- Circulating the wealth is obligatory. Allah (swt) says,

“In order that it may not merely circulate between the wealthy among you.” [TMQ al-Hashr:7]

The economic science and the economic system

The word economy is originally derived from an ancient Greek phrase meaning ‘running the household’, this term was later broadened to include the management of financial affairs of the state and the society. In Arabic the word *iqtisad* (economy) means *tawfeer* (saving or conservation), however this is not the intended meaning in this context.

Many people fail to differentiate between the economic science and the economic system, for although they both deal with economics, they in fact are two different things; and in order to clarify this, let us look at each one of them.

The Economic Science.

Economic science is a scientific study that looks into the methods of improving and providing the means and styles which help increase the wealth and the assets; it is therefore a study of the methods.

The Economic System.

The economic system is a study that is related to the thought, i.e. the Aqeeda (doctrine); in other words it is related to the viewpoint about life and it is affected by it. It does not relate to the abundance or the scarcity of the wealth and it is not affected by it at all. It is a study related to the method of acquiring the wealth, i.e. the method of ownership and the method of distributing, spending and the disposal of wealth.

The Islamic economic system is built on the basis of the Islamic ‘aqeedah.

THE FUNDAMENTALS OF THE ISLAMIC ECONOMIC SYSTEM

The Islamic economic system is built on three fundamentals:

- The ownership
- The disposal of ownership
- The distribution of wealth among people

The ownership

The linguistic definition of ownership

It means that the individual has the full authority over what he owns. And ownership is the method with which one acquires the benefits of goods and services.

The Shari‘ah definition of ownership

It is the permission given by the Legislator to benefit from the ‘ayn (object).

The permission here means the Shari‘ah rule; and the Legislator would be the commands of Allah and the Messenger i.e. the Book and the Sunnah, and what they guide to from the Ijma‘ (general consensus) of the Sahabah and Qiyas.

The ‘ayn would be the thing one benefits from. The ownership in Islam as it stands is the property of Allah (swt) for He (swt) owns everything. He (swt) indicated this in His Book: He (swt) says,

“Give them something yourselves out of the wealth which Allah has given you.” [TMQ 24:33]

Then He (swt) explained that the ownership was transferred to people. He (swt) says,

“Release their properties to them.” [TMQ 4:6]

Allah (swt) also says,

“Of their goods take alms.” [TMQ 9:103]

and,

“So do take your capitals.” [TMQ 2:279]

A comparison between the Islamic, Capitalist and Communist economic systems

The Islamic economic system differs from the democratic Capitalist system and the Socialist/Communist system in its viewpoint about the ownership of wealth.

The Islamic viewpoint about the ownership of wealth: Ownership of wealth is restricted in its method but not in its quantity.

The Capitalist viewpoint about the ownership of wealth: Unrestricted in both in method and quantity.

The Communist viewpoint about the ownership of wealth: Unrestricted in method but restricted in quantity.

Unrestricted in method means that one can gather the wealth in any method he wished, whether by way of usury, the selling of intoxicants, or prostitution or gambling, as is the case in the Capitalist and Communist systems.

The various types of ownership

- The individual property
- The collective or public property
- The state's property

The individual ownership

The definition of the ownership in the Shari'ah terminology: It is the permission given by the Legislator to the individual to benefit from something.

The right of individual ownership in Islam: The right of individual ownership in Islam is lawful to the individual. He has the right to own movable properties such as cars, and liquid assets, and real estates such as land, houses and so on. This right is protected and guaranteed by the Islamic legislation.

The duty of the Islamic State towards the individual ownership: The safeguarding of the individuals properties is the duty of the state; the Islamic Shari'ah has therefore imposed severe penalties on those who abuse such a right.

The causes of the lawful ownership for the individual: The Islamic Shari'ah has determined the causes for which an individual acquires wealth by lawful means, these are:

- 1- Working in trade, industry and agriculture
- 2- Reviving the uncultivated or barren land
- 3- Extracting the mineral resources
- 4- Hunting and fishing
- 5- Agency and brokerage
- 6- Sleeping partnership (Mudharaba)
- 7- Musaqat (Sharecropping contract over the lease of a plantation)
- 8- Working as an employee for a wage
- 9- Inheritance
- 10- Government grants
- 11- Donations

12- Al-Laqaetah (found and unclaimed property)

13- Al-Diyyah (blood money)

14- The need of wealth for survival

15- Gifts

16- Sadaqah (charity)

The public property

The definition of the public property in the Shari‘ah terminology: It is the permission given by the Legislator to a group of people to benefit from something.

The public property or ownership is three types:

1- That which is a public utility: They are the utilities or facilities which are essential to the public life and without which the community breaks up, such as water, crops and fire (i.e. energy). The public property also include all the industrial machines used for such purposes, such as the water treatment machines, water pipelines, power generators, power stations and power cables.

2- Utilities which by their nature prevent private ownership such as roads, rivers, seas, lakes, mosques, state schools and public squares. The Messenger of Allah (saw) said, **“There is no sanctuary but that of Allah and His Messenger.”** The hadith means that no one should keep for himself what is a public utility.

3- The incalculable mineral resources: These include all the minerals that are abundant and whose reserves cannot be calculated, as for the minerals with limited reserves, these can be owned by individuals. Evidence about this is derived from what has been reported on the authority of Abyadh ibn Hammal al-Mazini who asked the Messenger of Allah (saw) for a piece of land on which there was a salt mine. The Messenger of Allah did, and when Abyadh left they said to him, “O Messenger of Allah, do you know what you just gave him? It is the incalculable mineral.” Upon this the Messenger of Allah (saw) took it back from him.

The State property

This consists of all the wealth in which the disposal is delegated to the Khaleefah in his quality as head of state. This includes the spoils and the jizya, the assets of the apostates, the wealth that has no heir, the buildings and palaces belonging to the rulers of the countries conquered by the Islamic State and the land owned by the state.

Disposal and the management of wealth

It is the method which the Muslim is ordered to adhere to when using the wealth. Islam has determined this method by Shari‘ah rules in two areas:

- Increasing the wealth
- Spending the wealth

Increasing the wealth

Islam has legislated some specific laws related to the increase of wealth by way of trade, industry and agriculture, and allowed the human to be inventive in terms of the legitimate styles and means and the appropriate ones for growth.

Trade and commerce:

In business Islam has permitted the following:

1- Selling: Allah (swt) says,

“And Allah has ???? buying lawful.” [TMQ 2:275]

2- Hiring: The Messenger of Allah (saw) said, **“Pay the hired man his wage before his sweat is dry.”**

3- Partnership: The Messenger of Allah (saw) said, **“I would be a third partner as long as one of the two others did not cheat his partner.”**

Islam has forbidden the following:

1- Usury: Allah (swt) says,

“And He has forbidden usury.” [TMQ 2:275]

2- Monopoly: The Messenger of Allah (saw) said, **“He is mistaken who monopolises.”** i.e. he is sinful.

3- Cheating: The Messenger of Allah (saw) said, **“He is not of us who cheats us.”**

4- Gambling: Allah (swt) says,

[Wrong number of verse listed. See Omar]

The agriculture:

When talking of agriculture in Islam, the focus point is always related to the land, the method of its ownership and the method of its use. The basis of agriculture is the land, and its methods are the efforts of the human, his expertise and his machines for without the land, the efforts, the expertise and the machines cannot produce any crops. Islam has decisively dealt with and solved the issue of feudal estates, for the problem does not lie in the acquisition of vast areas of land but in the lack of cultivating the land. This is why Islam has prohibited the hiring of farming land and the non cultivation of the land. Therefore land owners have no choice but to either farm the land or to share it with someone who would farm it.

Islam has made it lawful to acquire lands for housing developments or for the building of business centres shops, restaurants etc. Islam has also made it lawful to own farming land. The Messenger of Allah (saw) said, **“He who owns a piece of land, let him farm it or give it to his brother.”** Islam has also decreed that the land would be taken, without compensation, from the one who does not cultivate it for three years. The Messenger of Allah (saw) said, **“The muhtajir (who detains uncultivated land) has no right to the land after three years.”** This is so because Allah (swt) has created the land so that we cultivate it for food and to build houses. He (swt) says,

“Leave her to feed on Allah’s earth.” [TMQ 11:64]

Islam has also exhorted the revival of land by cultivating it, the Messenger of Allah (saw) said, **“Whatever a Muslim plants or cultivates, he has a reward for what the bird, the human or the beast eat out of it.”** He (saw) also said, **“He who revives a barren land, it is his.”** He (saw) also said, **“He who builds on a land not belonging to anyone he becomes more worthy of it.”**

Islam has also forbidden the destruction and the damaging of the land, and has legislated rules to preserve the land and the environment from which we list the following:

1- The prohibition of damaging things once they have been set in order, Allah (swt) says,

“Do no mischief on the earth after it has been set in order.” [TMQ 7:56]

i.e. once it has been built and cultivated do not destroy it and damage it.

2- Islam has forbidden the contamination of the environment with excrements. The Messenger of Allah (saw) said, **“Avoid the two cursed ones. They asked: Who are they? He said: Those who relieve themselves in roads or places used by other people.”** i.e. do not urinate or empty the bowels in the roads. He (saw) called them the cursed for they bring curse upon themselves.

3- Preserving the vital resources such as the rivers and streams. Bukhari reported that the Messenger of Allah (saw) said, **“None of you should ever urinate in the running stream then wash from it.”**

4- Islam has prohibited the cutting of trees for no useful purposes, for this damages the land and destroys the environment causing the displacement of animals and the migration of the birds. Bukhari reported that the Messenger of Allah (saw) said, **“He who cuts a tree which travellers and beast use its shade for no useful purposes and with no right to do so, Allah will point this head towards hell fire.”**

5- Islam has ordered the removal of harmful objects from the public places such as roads, squares and parks. The Messenger of Allah (saw) said, **“If a man while walking found a prickly branch on a road and took it away, Allah would reward him and forgive him.”** He (saw) also said, **“Do remove harmful objects from the road.”** He (saw) also said, **“Iman consists of more than seventy parts, the highest of which is to say ‘There is no god but Allah’ and its lowest is to remove a harmful object from the road.”**

Muslims have always looked after the land and endeavoured to reform it and build on it. Islam has also commanded the Islamic State to appoint judges known as *Qudhah al-Hisbah* (the judges of public interests) to control the foods, the environment, the roads, and the public places and to protect people’s interests.

The Muslims have established zoological parks. Haroon al-Rashid ordered the establishing of a zoological park in Baghdad, and the Khaleefah al-Mutawakkil established one as well is Samara in Iraq.

The industry:

Islam has made it lawful for the individual to own a factory, to manufacture and trade with his manufactured goods. In the times of the Messenger of Allah (saw), the Muslims established various industries, most notably for the manufacturing of military hardware. Islam has encouraged industry and its acquisition. The Messenger of Allah (saw) sent two of his companions to Yemen to learn how to make weapons.

Mu‘awiyah was the first to establish a fleet of warships in Islam, that was in the time of the Khaleefah ‘Uthman ibn ‘Affan. The shipyards were set up in the cities of Sur and Tripoli. The fleet expanded gradually and it has been reported that 1800 warships took part in a battle in the year 99 Hijri.

Islam has permitted industry and encouraged it. However, it has confined it to what is lawful vis-a-vis the objects and goods. The factory in Islam takes the rule of the goods it produces. If the end product were permitted in Islam, the factory would then be permitted, and if the end product were forbidden, the factory likewise would be banned and prohibited. And since the factory follows the rule related to the end product, the individual therefore is not allowed to own a factory which produces goods which are in nature a public property. Therefore, any factory that produces or extracts what in its nature is a public property, should be a public property as well, and it would not be allowed for individuals to own such factories, these include, oil rigs and refineries, gold mines, steel mines and so on.

Spending the wealth

Islam has established a general rule on how the wealth should be spent, this is reflected in Allah’s (swt) saying,

“But seek, with the wealth which Allah has bestowed on you, the home of the Hereafter, and do not forget your portion in this world.” [TMQ 28:77]

The wealth belongs to Allah, and the human is the benefactor of that wealth, therefore one has to abide by the commands and prohibitions of Allah (swt) when spending the wealth, and seek the pleasure and the reward of Allah (swt).

Islam has prescribed several ways in which the wealth should be spent:

1- The *zakat*: The *zakat* is an obligation upon every Muslim who has to provide for himself. Islam has also ordered the Muslim to provide for those under his guardianship, such as his wife and children, and also his parents.

2- Islam has made it *mandub* for the Muslim to spend the wealth on his or her relatives by way of gifts.

3- The *sadaqah*: Islam has made it *mandub* to give *sadaqah* to the poor and needy.

4- Jihad: Islam has made it a duty of sufficiency to spend the wealth on the equipment of the armed forces, as the Sahabah did in the battle of Tabuk among others.

Islam has forbidden the spending of wealth on the following:

1- *Al-Israf* (extravagance): Which is the spending of wealth on forbidden matters.

2- *Al-Rashwah* (bribery): Which is to give money to others such as the officials or the rulers in order to accomplish a transaction or something similar.

Islam has also forbidden meanness and stinginess when spending, i.e. not to spend the wealth on what is obligatory on the Muslim, such as the non payment of *zakat* in full, and not contributing to the needs of the Islamic State to enable it to carry out the collective duties of the Muslims, an example of which would be to feed the starving people during a famine, as was the case in year of *al-Ramada* (famine) during the time of ‘Umar ibn al-Khattab, another example would be to bring relief and emergency aid to the victims of floods or earthquakes and so on.

Islam has forbidden meanness and stinginess in the obligatory maintenance towards the persons under his guardianship. Allah (swt) says,

“Those who, when they spend, are not extravagant and not niggardly, but hold a just balance between those extremes.” [TMQ 25:67]

The distribution of wealth among people

Islam has legislated specific Shari‘ah rules in order to ensure the distribution of wealth among people, and to prevent an upset in the economic balance between the individuals of the Islamic society. These rules are:

1- The obligation of *zakat*: Which is taking part of the rich Muslims’ wealth with specific conditions and then distributing it among the poor. When the Messenger of Allah (saw) sent Mu’adh ibn Jabal to Yemen he said to him, **“Tell them that Allah has decreed upon them a *sadaqah* that would be taken from the rich among them and given to the poor among them.”**

Islam has fixed the *nisab* (minimum amount of wealth liable for payment of *zakat*) of the monies and the cattle which are liable for *zakat*, it has also determined the official body entitled to collect *zakat* and made this exclusive to the Khaleefah, no association or charity organisation or political party has the mandatory powers to perform such task, for the Messenger of Allah (saw) said, **“The Imam is a guardian and he alone is responsible over his subjects.”**

Islam has also determined the categories eligible to receive the *zakat*, they are the eight mentioned by Allah (swt) in the Qur’an. He (swt) says,

“Alms are for the poor and the needy, and those employed to administer the funds, for those whose hearts have been recently reconciled to the truth, for those in bondage and in debt, in the cause of Allah, and for the wayfarer. Thus is it ordained by Allah, and Allah is full of knowledge and wisdom.” [TMQ 9:60]

2- Islam has given the right for every subject in the state to benefit from the public properties and their revenues such as minerals and oil.

3- Islam has ordered the State to give money from its funds to the poor and needy, such as the allocation of land for those capable of farming it, and such as giving them financial assistance from the *kharaj* and *jizya* revenues.

4-Islam has forbidden the hoarding of gold and silver, for they form the basis of financial transactions and the official prices of goods and services, allowing therefore the monies to be constantly invested in agriculture, industry and commerce, eradicating unemployment and helping the distribution of wealth.

5-Islam has ordered the sharing of the inheritance among the beneficiaries, and this helps the distribution of large assets.

THE CHARACTERISTICS OF THE ISLAMIC ECONOMIC SYSTEM

Islam is a distinct system which Allah (swt) has revealed for all mankind, it includes rules which deal with all their life's affairs; the economic system is part of it and it is characterised by the following:

1- Its comprehensiveness and the broadness of its evidences which give solutions to all the economic problems related to the wealth, its acquisition, management and distribution, which face all humans throughout their life till the Day of Judgement.

2- The Islamic economic system takes into consideration the differences between individuals and caters for their special needs; it made it permitted for individuals to compete lawfully in the acquisition of wealth, each on according to his own capabilities and ambitions. Islam then determined the duties of the rich and the rights of the poor.

3- The Islamic economic system takes into consideration the difference between the nature of things, it has made some of them individual properties, others public properties, and others state's property. It has also set clear guidelines concerning each type of property.

4- The Islamic economic system maintains a material balance among the individuals and always aims at improving the living standards of the subjects. The Islamic State undertakes to protect and assist the vulnerable members of society who have no wealth, no work and no one to depend on. The Messenger of Allah (saw) said, **“He who leaves wealth behind, it would be for his heirs and he who leaves a weak and vulnerable behind it would be for us to look after him.”**

5- The Islamic ruling system forbids all foreign exploitation's and investments within the State, it also forbids offering special privileges to foreigner, lest it led to foreigners having power and influence in the Islamic household. Allah (swt) says,

“And never will Allah grant to the unbelievers way to triumph over the believers.” [TMQ 4:141]

6- In Islam the State guarantees the basic needs of every member of the society, such as medical care, education and safety. If any member suffers a hardship, the State undertakes to fully meet all his basic needs and to help him acquire the luxuries as much as possible; the basic needs would be food, clothing and shelter.

7- Gold and silver are the two recognised currencies, Islam has determined the *nisab* of *zakat* in gold and silver, as well as the blood money and the amount for which the hand of the thief would be severed. The Islamic State could use currency notes in lieu of gold and silver to facilitate the circulation and transfer of funds.

THE REVENUES OF THE ISLAMIC STATE

1- The *anfal* and the *ghana'im* (war booties): They represent what the Muslims seize from the wealth of the disbelievers in the battlefield, ranging from monies, weapons, provisions and so on. Allah (swt) says,

“They ask you concerning things taken as spoils of war. Say such spoils are at the disposal of Allah and the Messenger.” [TMQ 8:1]

Ibn 'Abbas and Mujahid said, “The Anfal are the Ghana'im. Allah (swt) also says,

“And know that out of all the booty that you may acquire in war, a fifth share is assigned to Allah and his Messenger.” [TMQ 8:41]

The war booties were forbidden for earlier nations, but Allah (swt) made it lawful for His Messenger (saw). Abu Hurayrah reported that the Messenger of Allah (saw) said, **“Booties were not allowed for any dark heads before you, fire would fall from the sky and devour them.”** He (saw) also said, **“I have been given five (things) no other prophet had been given before... and the booties have been made lawful to me.”**

2- The *fai’e* (spoils): It represents what the Muslims seize from the wealth of the disbelievers without a fight, travel or deployment of armed forces, as was the case with the Jews of Banu Nadhir, or in case the disbelievers flee in the face of the Muslims leaving behind their homes and possessions, or in the case of the disbelievers, fearing the might of the Muslims, decide to offer them part of their land and wealth to avoid war as was the case with the Jews of Fadak. Allah (swt) says,

“What Allah has bestowed on His Messenger and taken away from them for this you made no expedition with either cavalry or camelry.” [TMQ 59:6]

The *fai’e* is also used to describe the land which is conquered by force or by peaceful means, and whatever this entails in terms of *kharaj*, *jizya* and trade *’ushr* (tithe), this is indicated by Allah’s (swt) saying,

“What Allah has bestowed on His Messenger and taken away from the people of the townships-belong to Allah, to His Messenger and to kindred and orphans, the needy and the wayfarer; In order that it may not merely make a circuit between the wealthy among you.” [TMQ 59:7]

This is what ‘Umar ibn al-Khattab understood from the verse and implemented it on the lands of Iraq, al-Sham and Egypt, having set the amount of *kharaj* on those lands he then said, “Every Muslim will have a share of this wealth.” ‘Umar then recited the verse,

“??????” [TMQ al-Hashr:7]

until he reached,

“??????” [TMQ al-Hashr:10]

and then he said, “This verse includes all the Muslims.”

3- The *khumus* (fifth): It is the fifth of the divided booty. This is indicated by Allah’s (swt) saying,

“??????” [TMQ al-Anfal:41]

It has been reported that when the Messenger of Allah (saw) returned from Hunayn, he took a hair of a camel from the ground and said, **“I have no claim over what Allah has given as spoils not even what equals this, except for the fifth, and the fifth itself is redistributed among you.”** In the time of the Messenger of Allah (saw), the fifth used to be divided into five shares, one to Allah and His Messenger - and he (saw) would in turn divide it among the Muslims - another share would go to the family of the Messenger of Allah (saw), another share would go to the orphans, another to the poor and needy and another to the travellers.

4-The *kharaj*: It is a land tax, and it a right of the Muslims on the land they conquer from the disbelievers either by force or by peaceful means.

1- *Kharaj al-'Unwah* (the *kharaj* of land conquered by force): It is the tax imposed on the land which the Muslims conquer from the disbelievers by force, such as the land of Iraq, al-Sham and Egypt. Evidence about this is reflected in Allah's (swt) saying'

“?????????” [TMQ al-Hashr:7]

During his Khilafah, 'Umar ibn al-Khattab assigned the task of surveying and assessing the land of the Sawad (the rural area of Iraq) to 'Uthman ibn Hanif; the latter did so and fixed the *kharaj*, then reported back to 'Umar who approved him. The *kharaj* of al-Kufa alone reached 100 million Dirham before the death of 'Umar, the rate of the Dirham at the time was equal to the weight of the Miskal i.e. 4.68 g of gold.

2- *Kharaj al-Sulh* (the *kharaj* of peace): It is the land tax imposed on the land which the Muslims conquer by peaceful means and by mutual agreement with its inhabitants.

5- The *jizya* (poll tax): It is what Allah (swt) imposed on non-Muslims in exchange for their safety and protection.

6- Public properties: This includes the three types of public properties mentioned earlier.

7- The State properties: This includes land, buildings, public utilities and installations and all the state's revenues.

8- The '*ushr* (the tithe - land tax imposed on '*ushri* land as opposed to *kharaji* land).

9- The *ghulul* money: taken from the rulers, the state's officials and civil servants, as well as money confiscated from illicit earnings such as gambling and usury, and revenue from fines and penalties.

10- The fifth of precious and rare minerals.

11- The wealth that has no heirs.

12- The wealth of the apostates.

13- The taxes.

14- The *sadaqah* and *zakat* revenues with all its types (from Muslims).

THE EXPENDITURES OF THE ISLAMIC STATE

1- Free education for Muslims and non-Muslims.

2- Free medical care for Muslims and non-Muslims.

3- Security for all citizens, Muslims and non-Muslims alike.

4- Free housing for the needy.

5- Free food for the needy.

6- Free clothing for the needy.

7- The military expenditure for jihad.

8- Salaries for the State's officials.

9- The expenditure of public services such as roads, dams, railways and so on.

ISLAM'S OPINION ON THE ECONOMIC PROBLEM

Islam considers the economic problem to be the bad distribution and not the lack of productivity, and this is something felt by all people regardless of their beliefs. Productivity world-wide exceeds peoples' needs, but the bad distribution has resulted in making very few people very rich and the majority of people poor.

Even countries who suffer from lack of productivity have the bad distribution as their main problem, followed by poor productivity. People are in need of a fair system that would solve their economic crisis, and is there a fairer and a worthier system than the Islamic one? The system of the Lord of the Universe?

While the Capitalist system views the economic crisis as being the lack of productivity and services, for according to the Capitalists these fail to satisfy all people's unlimited needs, and this according to them, is the crux of the economic crisis, i.e. the shortage of goods and services due to the demographic growth; and since the fundament of the Capitalist system is built on the limited human rationality, i.e. since it were the human who chooses his own system, without any reference to the Lord of the Universe, the flagrant error of judgement and the lack of vision have led to the wrong diagnosis of the economic crisis, and this consequently led to the big failure in visualising the solution to this crisis. The futile Capitalist system reckons that the solution to the crisis lies in two issues:

- 1- The increase in productivity and services to satisfy people's increasing demands.
- 2- The control of rate of birth in order to diminish these increasing demands.

The West and birth control

The concept of birth control was first introduced in Europe by pastor Thomas Robert Malthus in 1798 when he published an essay called 'Principle of Population'. He argued that because population increases by a geometrical ratio while means of subsistence increase by an arithmetical ratio, poverty and suffering are unavoidable. He therefore called for birth control and the Western regime adopted this concept and advertised it all over the media spectrum, this brought about a strong public opinion against the dangers of population increase. The Capitalist media bombarded people with books and plays, deploring those with large families. The concept caught fire and people thought it uncivilised and backward to have a large number of children. Some European countries resorted to other means to pressurise people into swallowing the concept of birth control. In Britain for instance, the family allowance was reduced to a maximum of five children only, while in other countries to three children. Other methods were also used by European governments such as the introduction of fixed salaries, refusing employment to a father of more than three children and refusing to let property for people with large families and so on.

The so called psychiatrists and sociologists, who in fact with their shallow mindedness and erratic theories, were the ones of much needed mental treatment, began publishing essays and reports stating that having large families would result in poor education and care, damage the economy and affects the children mentally and the women physically and so on.

Islam's position towards birth control and family planning

Family planning in Islam differs completely from birth control for the following reasons:

Islam and birth control:

Birth control means to deliberately become permanently sterile by the aid of medicine or surgery, in order to maintain a certain level of population for a given period of time. The family would therefore not be allowed to have more than a certain number of children, then they must stop having children for good; this would ensure that goods and services are able to satisfy the society's needs.

The West has adopted this concept in Europe, then exported it to Muslim countries such as Egypt, Pakistan and Palestine for colonialist and missionary reasons, knowing that the growing number of Muslims and their growing strength, threatens the West and its doctrine.

The concept of birth control emanates from the Capitalist doctrine based on the separation of the *deen* from temporal life; it also contradicts in essence the concept of *rizq* (provision) carried by the Muslims which emanates from the Islamic '*aqeedah*.

Islam has demonstrated that Allah (swt) is the sole provider, and that He (swt) controls life and death. Allah (swt) says,

“????????” [TMQ Hood:6]

The Messenger of Allah (saw) said, **“One would not die until he exhausts his prescribed lifetime, his provisions and all that has been destined for him.”**

The concept of birth control is forbidden according to Shari'ah, the State and the Ummah should not adopt nor implement such a concept for two reasons:

1- The concept is derived from the Capitalist doctrine which separates the *deen* from temporal life; it contradicts the Islamic '*aqeedah* and it is a sin that Allah (swt) would punish for.

2- Islam has encouraged propagation, the Messenger of Allah (saw) said, **“Marry the kind and the fertile, I shall be proud of you before the other nations.”**

Islam has made propagation one of the highest ideals and prescribed specific laws to safeguard the progeny, Allah (swt) says,

“????????????????” [TMQ al-Isra':31]

Islam and family planning:

Family planning is a private affair, carried out by the husband or the wife or both of them together, to stop having children temporarily or permanently for a variety of reasons, it could be for health reasons or otherwise. This type of individual and chosen course of action, if carried out without any pressure or coercion from anyone, be it the State or the tribe, is legitimate and Islam has permitted it. Abu Dawood extracted that a man said, **“O Messenger of Allah, I have a maid and I do not wish her to become pregnant, and I also desire what all men desire, and I heard the Jews say that the '*azl* (premature withdrawal) is considered to be *al-ma'oodah al-sughra* (the little burial of a living child).’ He (saw) replied, ‘The Jews are liars, if Allah wished to create the child you would not be able to prevent it.’ ”**

Bukhari and Muslim extracted a hadith on the authority of Jabir ibn ‘Abdullah, who said, “We used to practise the ‘*azl* during the lifetime of Allah’s Messenger (saw) while the Qur’an was being revealed.” The approval and the silence of the Messenger of Allah (saw) about this is an indication that it is permitted.

Therefore the Muslim is allowed to withdraw prematurely, and he is also allowed use any objects or pills to help him on this provided that these would not lead to permanent infertility. The main condition while practising this would be for the Muslim not to have his belief shaken concerning the fact that whether he did practise ‘*azl* or not, Allah (swt) will create what He wished.

THE BANKS

Economic life is dominated nowadays by conventional systems such as the Capitalist one, and most financial transactions under such a system which the Muslims are also subjected to necessitate dealing with the banks, and these institutions are based on the usurious system which Islam has decisively and conclusively forbidden.

The types of banks:

1- Government or central banks: These banks would have as their capital the states’ funds and individuals would not be allowed to have a share in them. They are owned by the respective states, such as the Bank of England, the Bundesbank and so on.

2- National banks: Their capital is usually made up from private funds, and the profits are divided according to the value of the share of each shareholder.

3- Joint banks: These banks have their capital made up of private individuals funds and governments funds.

The services offered by the banks are numerous, and the most important of which are:

1- The deposits: They are the monies deposited by investors for safe keep in return of a certain rate of interest in some cases.

2- Savings: They consist mainly of small amounts of monies deposited by small investors to use at a later date for private projects such as buying a house or purchasing a car etc. The savings can usually be withdrawn at any time without having to give notice to the bank; interest is then paid to the saver for the length of time the money was at the bank's disposal.

3- Facilitating transactions between people in various ways such as:

-The cheque book: which is an order (on a specially printed form) to a bank to pay a stated sum to a named person or company

- The draft or the bill of exchange: It is a written order by a drawer to a drawee for the drawee to pay a specified sum to the drawer or to a payee on a specified date.

- Letter of credit: It is a letter addressed by a banker to an agent authorising the agent to give credit, within stated limits. It could also be a letter from a banker to a client authorising him to claim credit from the banker’s agent. The bank usually charges a commission for this service which is aimed at helping businessmen buying goods overseas or helping travellers who do not wish to carry large sums of money.

- Buying and selling shares and bonds.

- Lending money: Lending money in the main service that the bank provide. Interest is usually charged for this service. When looking at these services, we find that paying or receiving interest cannot be avoided except in two transactions: The cheques and the letters of credit, and it is known in Islam by necessity that interest or usury is forbidden and must be avoided.

THE USURY

Shari'ah has conclusively and decisively forbidden usury in all its types no matter how small or large the rate is. Allah (swt)says,

====> one more page on usury to go here...to end the book please translate.