

The Role of Economy in Achieving Civilizational Progress

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Abstract

The methods of occupation have diversified and their techniques have multiplied, no longer limited to the known traditional weapons. Instead, new and more deadly means have been invented, concealing their true impact under various covers and masks. Controlling the economies of nations is considered one of the modern means of dominance utilized by major powers to extend their influence over weaker countries. This form of occupation may appear as an economic system on the surface, but its core consists of imposed ideologies and beliefs. The Islamic nation, due to its historical and cultural heritage and the responsibility of the message entrusted to it, stands a witness to humanity. These characteristics combined impose on the nation the need to break free from the shackles that bind it and prevent it from achieving progress and advancement, ultimately reaching the status of civilizational witnesses. Thus, the promise of Allah, which is empowerment on Earth, is fulfilled. The primary and most significant obstacle is economic dependency. The renaissance of the nation's civilization begins by liberating itself from this dependency and giving due attention to the economic aspect, restoring it to the rightful place it held in the time of the ancestors. This involves deriving an Islamic economic theory inspired by Islamic heritage and eliminating all forms of economic and intellectual subordination.

Keywords: economy, witnesses, civilization, dependency.

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Allah, the Almighty, created humankind and distinguished them, and among them is the Islamic nation, endowed with special moral qualities. This nation is a witness to humanity, as Allah says: "Thus, We have made you a just community that you will be witnesses over the people and the Messenger will be a witness over you" (Quran 2:143). Being a witness entails honor, immunity, and distinction, as it is an attribute of moderation that encompasses all these meanings.

The concept of witnessing, in this sense, is closely related to the term "civilization." We can summarize it as the concept of "civilizational witnesses," a concept derived by some thinkers like

Abdulmajid Al-Najjar from the aforementioned verse. It refers to a civilization based on knowledge of the existential truths. As for witnessing, it must manifest in practical achievements that have a significant impact on people's lives, such as economic projects, scientific accomplishments, intellectual dissertations, and literary and artistic creations that express the spirit of the nation. These are the requirements for the fusion of civilization and witnessing. It is defined by these meanings and values, not in an absolute sense.

In this sense, being civilizational witnesses for the Islamic nation is a religious obligation. It is a collective duty that the nation must fulfill, as it constitutes an essential pillar of religious obligation. Failing to fulfill its civilizational witnesses would be a grave violation of that duty. The designation mentioned in the verse, making the nation a just community and witnesses over people, is not an inherent designation applicable in all circumstances. It is contingent upon certain rules and practices that must be observed for it to be realized.

Perhaps this is what is meant by the term "caliphate," where politics, economy, social life, sports, arts, literature, and poetry intertwine. It is a concept that makes uncovering, building, knowledge, work, and invention a divine mission and not a marginal or secondary matter. It encompasses various aspects of life to serve humanity.

One important factor that the Islamic nation must achieve, in fulfillment of the duty of the caliphate and the obligation of civilizational witnesses, is economic independence. This is because economic independence is equivalent to or surpasses political independence. Thus, if the Islamic nation desires to achieve its civilizational witnesses, it must sever all forms of dependency in the fields of finance, mechanisms, and various economic activities. This is because a nation that is economically tied to foreigners is like a body tied to another place, and therefore, decisions will be in the hands of others.

Problematic:

As mentioned above, we have indicated the interconnection of the political, economic, and social elements of civilization and that Islam is a comprehensive concept that is not limited to one aspect, as some believe. So what is the importance that Islam has given to the economic aspect? What is its role in achieving civilizational witnesses? And what is the impact of economic dependency on life and intellectual development? What are the characteristics and features that distinguish the Islamic economic perspective that accompanied Islamic civilization?

We have followed the following plan in answering these questions:

Introduction

Conceptual Introduction

Definition of economy and its types

Definition of civilization and its components.

Definition of work.

The comprehensiveness of Islam and the status it has given to the economic aspect.

Works of Muslim scholars and modern economic theories.

Conclusion

Definition and Types of Economy:

Economy: It is the management aimed at the development of wealth, whereby the input of resources is minimized and the output of returns is maximized to enhance comfort and well-being. There are two types of economy: political and personal.

Political Economy: It is a social management aimed at the wealth of the nation and its distribution among individuals, spending it for the purpose of prosperity, improving living conditions, and advancing the country on the scale of civilization and urbanization. In this regard, the government plays a role in this management by establishing schools to educate the youth, facilitating ways to improve agriculture and industry, establishing banks to assist farmers and industrialists, and imposing tariffs on foreign imports so as not to substitute for domestic production. Similarly, tariffs are imposed on exports to prevent them from leaving the country when it is in need of them.

Personal Economy: It is individual management aimed at the development of personal or family wealth, to avoid bankruptcy and enjoy ease and continuous prosperity ¹.

Definition and components of Civilization:

According to Ibn Khaldun, civilization is defined as "the sum of moral and material factors that enable a society to provide all its members with the necessary social guarantees for development. ²".

The thinker Malik Bennabi divides civilization into two aspects:

1. **Moral Aspect:** This aspect is represented by the culture that guides a nation, with its source being religion. It encompasses the values, beliefs, ethics, and intellectual development of the society. The moral aspect of civilization provides the spiritual foundation and guidance for societal progress.
2. **Material Aspect:** This aspect is represented by the collective resources and material capabilities available to a nation, expressed through tangible assets. These material resources include natural resources, infrastructure, technology, and economic capabilities. The material aspect of civilization is essential, according to Ibn Khaldun, for every individual in society to live a civilized life.

Ibn Khaldun emphasized the moral aspect over the material aspect of civilization. In his view, civilization is not merely about material products or objects. It encompasses culture, ethics, and manners. Therefore, he criticized the Islamic world when it failed to produce its own civilization and resorted to importing its products.

The purpose behind Ibn Khaldun's emphasis on the moral aspect over the material aspect is to avoid the mistake made by European civilization, which excelled in art and industry but deviated from moral values. It no longer recognized anything beneficial to humanity beyond the boundaries of its materialistic worldview.

Wilhelm Dilthey went on to define civilization as "a social system that enables humans to increase their cultural production." He stated that civilization consists of four elements: economic resources, political systems, ethical traditions, and the pursuit of knowledge and arts³.

The observation regarding Wilhelm Dilthey's definition is that he reduced civilization to social systems aimed at increasing cultural production, while there are other factors beyond social systems that can contribute to this. Perhaps he hinted at this when he mentioned components of civilization, such as economic resources. This definition is somewhat similar to Ibn Khaldun's, but the latter's definition is more comprehensive and precise. Furthermore, Islamic civilization has placed significant emphasis on the moral aspect in its formation, creating a distinct difference from European civilization, which focused on things associated with and based on actions, such as work. Here is its definition:

Islamic civilization is characterized by its concern for the moral aspect in its formation, which distinguishes it from European civilization. It upholds values and principles that are integral to its structure and functioning. Islamic civilization encompasses various aspects, including culture, arts, sciences, economics, social organization, and technology, alongside spiritual and moral development. It represents the highest level of progress, peaceful coexistence, and comprehensive advancement in all aspects of communal life.

Definition of work:

The majority of economists⁴ have agreed that work is synonymous with morally acceptable benefit. It is noteworthy to emphasize that the concept of work is not always linked to material benefit, especially in a developing society.

Work can be a noble principle and an ideal goal that individuals strive to achieve. Assisting those in need is work, as is removing harm from the path. Reconciliation between individuals is work, and a woman who toils and strives to raise her children in a righteous manner is also engaged in work.

Indeed, this meaning is the one adopted by Malik Bennabi in his educational perspective in defining work, not from a profit-oriented perspective, as the worker is not necessarily linked to the

employer. Instead, the worker is connected to a community or a tribe with whom they share both their hardships and blessings. The concept of work, according to Malik Bennabi, can be represented by the act of giving three letters from the alphabet, which symbolize work and offering advice regarding cleanliness or beauty without becoming angry when the advice is not heeded, planting a tree here is work, and utilizing our time to help others is also considered work⁵.

According to Malik Bennabi, in his view, a Muslim is entrusted with the mission of a Muslim in this world, which is to redirect the course of events towards goodness to the best of their ability. This is reflected in the saying of Prophet Muhammad (peace be upon him): "Whoever among you sees an evil action, let him change it with his hand; if he cannot, then with his tongue; and if he cannot, then with his heart, and that is the weakest of faith." This hadith outlines different levels of witnessing, and the third level represents mere presence without being influenced by the scenes of events. Even in this level, which the hadith describes as "the weakest of faith," the Muslim's presence is not purely negative. Rather, there must be an element of change, even if it is in the heart, such as avoiding the company of those who commit evil, assisting, and supporting them. The presence of a Muslim in the world of others is not tied to personal interests and problems, but rather to the sense of brotherhood among human beings⁶.

Malik Bennabi was no exception to the intellectuals who advocated for this notion of work. In fact, there were influential leaders of reform in the Islamic world, from various social strata, who refrained from seeking employment as a means of serving Islam and Muslims. Prominent examples include Professor Muhammad Rashid Rida (d. 1935) and, following him, Sheikh Abdelhamid Ben Badis (d. 1940). Sheikh Ben Badis believed that religious reform in Tunisia and Egypt was delayed because all the scholars, who possessed knowledge, were either employed, aspiring for employment, or desiring it. It is worth mentioning the advice of his mentor, Sheikh Hamdan al-Wanshi, who advised him to distance himself from seeking employment and not to be content with it as long as he lived⁷.

Mechanisms of Inciting Hard Work in Quran

Islam glorifies the working individual and encourages them to engage in productive activities. As a result, the Quran employs diverse methods and mechanisms to call people to action⁸, based on the motivations and desires that enable humans to attain a dignified life. In order to prevent the wastage of these efforts and potentials, proper guidance is necessary. This is a function of the science of economics. Hence, we can derive the inherent relationship between economics and work, which is one of interdependence. Economic behavior is a consequence of human movement⁹.

The mechanisms employed by the Quran in calling people to action are as follows:

1. Divine Creation: Allah, the Almighty, created human beings to fulfill the duty of stewardship (khilafah)¹⁰ and the essence of stewardship is the worship of Allah and the development of the

Earth. As Allah states, "It is He who created you from the earth and has made you dwell therein." (Surah Hud, verse 61).

2. The call of Islam to strive and the condemnation of idleness¹¹, deprivation, laziness, and procrastination, as exemplified by the following verse: "And say, 'Do [good] deeds; Allah will see your deeds, and [so, will] His Messenger and the believers.'" (Surah At-Tawbah, verse 105) and His statement, "So, walk in its slopes and eat of His provision." (Surah Al-Mulk, verse 15).

3. The call to take necessary measures, as indicated by the following verse¹²: "So, We inspired him, 'Construct the ship under Our observation.'" (Surah Al-Mu'minun, verse 27).

The significance of the economic factor in the formation of civilization:

As mentioned earlier, we have indicated the comprehensiveness and expansiveness of Islam and its meanings and evidences. It is not limited to ritual worship confined within the corners of mosques and retreats. Rather, it is a comprehensive system that encompasses all aspects of life and everything related to the Muslim individual, who is entrusted with the duty of being a representative of Allah and carrying out this responsibility in the best possible manner. This can only be achieved by an economically independent individual who is financially comfortable and self-sufficient. On the other hand, a person who is economically dependent cannot contribute to the advancement of civilization, support the faith, or fulfill the mission. Their ultimate goal and highest aspirations are to find sustenance to meet their basic needs. This is what Sheikh Al-Ghazali referred to when he said, "The ultimate goal of religion is to create a conducive environment for the cultivation of its beliefs and the manifestation of its effects through the actions and deeds of individuals." Based on various experiences, I have come to realize that I cannot find, among the impoverished classes, the suitable environment for instilling great beliefs, righteous deeds, and virtuous ethics.

It is extremely difficult to fill a person's heart with guidance if their stomach is empty or to clothe them with the garment of piety if their body is naked. It is necessary for a person to secure their basic necessities that sustain their human existence, and then, they can expect that the principles of faith will firmly establish themselves within them¹³.

In another context, it is explained that the difference lies between the economically and intellectually independent person and the one who is economically dependent. The former serves principles and ideals, while the latter is subservient both economically and intellectually, exhibiting the qualities of a slave. They only follow the path drawn by their masters, seeking their consultation and approval for every step or action, which contradicts the essence of being a witness nation, as others rely on them. The economically and intellectually independent person is the only one who acts based on steadfast principles, guided by clear ideas, serving higher ideals, and distancing themselves from mediocrity, conformity, and trivial matters. However, those who are dominated by the characteristics of slaves calm themselves and move to please others. They strive to join the ranks of the wealthy and powerful, working for them and living within their circles, always

following their direction. These individuals do not know sincerity towards Allah or sacrifice in His path, nor do they have appreciation for the truth or respect for its proponents¹⁴.

Indeed, some have gone even further and considered it a form of occupation. Sheikh Abdelatif Sultan equated French colonization with the foreign economic system, considering both as forms of occupation and colonization because they share a common goal. He stated, "Islam fought in Algeria using various weapons, ranging from deadly firearms targeting human lives to deadly ideological weapons targeting faith in Allah and spiritual awareness, to despicable acts that kill dignity and self-esteem, to Christian evangelism that wages war against Islam. However, they failed in their endeavor to undermine the steadfastness of the Algerian Muslim's faith."

After the reoccupation following nearly a century of struggle, socialism invaded their land, carrying with it atheistic communism that infiltrated some of the youth. This was facilitated and even encouraged by the authorities¹⁵. The changes we witness, whose effects are sometimes seen after a long period in the economic world, are essentially civilizational changes that affect values, tastes, and morals. They do not affect the realm of material things or the concepts contained in the world of ideas unless they affect the souls, as Allah says, "Indeed, Allah will not change the condition of a people until they change what is in themselves" (Quran 13:11)¹⁶. This is precisely what happened when Algeria adopted the socialist system, as it had its effects on the intellectual level, manifesting in behaviors and beliefs that opposed the Islamic religion. The same applies to the capitalist system.

The foundations of civilization:

Taking into consideration the reference point and relying on principles is a necessary condition for building civilization. Without it, any endeavor would be futile. As Muslims, it is essential to return to our sources, the Quran and the Sunnah, and purify our heritage from any distorted ideas and solutions that contradict our references. This is what is referred to as negative and positive purification. The negative purification separates us from the past, meaning the values that are incompatible with the new civilization. The positive purification connects us to the future, embracing the distinguishing aspects of the new civilization in its social, economic, and political dimensions. This is the concern of many thinkers, such as Ibn Nabi, who called for this by saying, "It is necessary, in the first place, to purify our customs, traditions, and moral and social framework from elements that hinder progress and reconstruction, which are of no benefit until the environment is cleared for dynamic factors that call for life."

Indeed, this purification can only be achieved through a new way of thinking that breaks away from the inherited state resulting from a period of societal decline, where the society seeks a new state, which is the state of revival.

Consequently, we can conclude the necessity of defining the conditions in two ways:

First: Negative, which separates us from the remnants of the past.

Second: Positive, which connects us with the requirements of the future¹⁷ .

This is the opinion of the thinker Abdelmajid El-Najjar, who also believes that the construction of civilization should be in accordance with the religious creed that sets the course and defines the objectives. He states, "The jurisprudence of civilization in any civilization is derived from the idea upon which it is based. Islamic civilization will be a jurisprudence constructed by the Islamic creed. This creed, in its explanation of the reality of existence and its definition of the purpose of life based on monotheism, has motivated Muslims to create human civilization in its various material and moral aspects. The creed of monotheism, with its comprehensive structure, delineates the paths on which the entire civilizational construction takes place, whether in philosophical or literary compositions or in the construction of residential dwellings.¹⁸ "

Then Ibn Nabi cites some Islamic countries that attempted to achieve economic independence after attaining political independence but relied on completely different experiences that were far from the Islamic environment. As a result, these attempts failed, as was the case with some Afro-Asian countries that borrowed the German experience established by Schacht¹⁹ .

Economic experiments are not as fixed as the laws of mathematics or medical experiments. The success of the German economic experiment led by Schacht was due to the psychological and temporal conditions of the German milieu. Repeating the same experiment in countries that differ in their conditions and references from the original experiment will inevitably lead to failure.

As for what Islamic countries are currently doing in terms of importing economic experiments that contradict their principles for the purpose of completing their civilizational construction, thinking that they have rid themselves of their ailments, it has had no effect other than plunging them into economism. This means a new form of despotism or restriction on their freedom of action, consuming all ethical and civic values for the inhabitants of colonized nations. They claim to enhance political independence that the people have gained, but in reality, they dress the citizen in the garb of humiliation, suffocating their breath and constricting their civil liberties. In other words, they burden humanity with new negative elements²⁰ .

Indeed, there are many diseases and problems that have emerged as a result of the Islamic nation adopting economic projects derived from different environments. We previously mentioned some of the harms of socialism, and even capitalism is no less damaging and miserable than its predecessor. Many economists have pointed out that the usurious system based on interest hinders development, causes backwardness, and increases poverty. The International Monetary Fund (IMF) has advised developing countries to avoid financing development through interest-bearing loans because it leads to further delays. The IMF also recommended that these countries rely on financing through profit and loss sharing arrangements with wealthy nations, according to the principle of "al-Ghanim bil-Ghiram" (participation in profit and loss)²¹.

For this reason, the financial system in Islamic legislation, which opposes usury, has attracted global attention due to its relative success in achieving significant recovery compared to its Western counterparts. It has become a subject of discussions and scientific studies, even in the heart of the most secular societies. France, for example, is studying the principles of Islamic economics in some of its institutions, after witnessing its intriguing ability to withstand the liquidity crisis that struck the world in 2008 ²².

These are some of the principles that govern Muslims' interactions with others in general and specifically in the economic field. However, let us question what prompted Muslims to adopt Western economic theories that contradict their own references. Isn't their heritage an alternative to that?

The Islamic Economic Theory Verses Capitalism and Communism.

When one delves into the Islamic heritage related to the economic aspect, they discover the vast disparity and significant gap between the economic reality of Muslims and what is documented in their heritage. They have even failed to present economic theories that can adapt to the formations and economic conditions of the twentieth century, such as the clear concepts of private benefit in capitalism and the special need in socialism ²³.

Perhaps psychological reasons were among the primary obstacles they faced. The colonial experience instilled in their psyche a fear of hunger that permeated all layers of the colonized society, creating a constant state of hunger and fear. These two images of fear shattered any possibility of adapting to the current conditions for the colonized individual.

Upon examining Islamic heritage, we find that it encompasses numerous texts pertaining to wealth, labor, and expenditure, which form the foundations of contemporary economic theories. The Noble Qur'an contains many injunctions concerning wealth, encompassing its status, perception, methods of acquisition and accumulation, as well as its circulation and expenditure. It also provides guidance on the moderation of expenditure, as stated in the verse: "And [they are] those who, when they spend, do so not excessively or sparingly but are ever, between that, [justly] moderate" (Quran 25:67). Additionally, the verse "And do not make your hand [as] chained to your neck or extend it completely and thereby become blamed and insolvent" (Quran 17:29) encompasses many economic principles.

Indeed, the companions of the Prophet Muhammad (peace be upon him) and those who came after them, following his demise, worked on deriving and extracting certain rulings related to the economic aspect from these general texts, according to what suited their time and aligned with their progressive civilizational perspective. Umar ibn al-Khattab (may Allah be pleased with him) made pioneering efforts in the field of economics, keeping pace with the qualitative leaps and developments witnessed by Islamic civilization during his era. Among his notable contributions were ²⁴:

Currency issuance had its efforts in confronting cases of price fluctuations and addressing the resulting effects.

The establishment of 'Ushur (a form of taxation) was diligently devised, with the consensus of the companions, and no one opposed it, making it a unanimous agreement.

Misconceptions related to asceticism and reliance on God (tawakkul) were rectified, clarifying that they are not contradictory to earning a livelihood and engaging in economic activities.

The development of the human element and the emphasis on quantitative growth were pursued by encouraging reproduction and imposing a compulsory donation (Sadaqah) for every newborn.

One notable observation regarding the principles adopted by Islam to guide the economic aspect is their connection to the celestial realm, unlike European economics and civilization, which are linked to the earthly realm and delve deeply into material and tangible matters. Islam, on the other hand, has made significant progress in fostering a sense of moral responsibility and has provided a broad space for the freedom inherited from the intense conflict between institutional and personal capitalist projects. This was elucidated by Muhammad Baqir al-Sadr when he stated, "European ethics differ from the ethics experienced within the Islamic world. The Eastern individual, raised under the guidance of heavenly messages, living in his own country, and undergoing extensive religious nurturing by Islam, naturally looks to the heavens before looking to the earth, and takes from the realm of the unseen before taking from the realm of material and tangible."²⁵

The distinctive feature of the Islamic economic perspective, in comparison to others, stems from its connection to divine revelation. Consequently, it is entirely independent and unrelated to capitalism or socialism. This was elucidated by Sheikh Al-Ghazali when he stated: "Superficial thinkers may assume that the presence of certain principles in the Islamic system inclines it towards the right or the left, and this is incorrect. For instance, the principle of ownership may be shared by both the Islamic and capitalist systems in terms of recognition. Similarly, the prohibition of usury may be shared by both the Islamic and communist systems. However, this does not imply that Islam is either capitalist or communist. It is an independent methodology derived from its inherent religious nature, and it proceeds along the path prescribed for the benefit of people and the protection of their lofty interests. The social conditions in which we live necessitate that we mention the following truths about Islam:

1. It does not recognize ownership acquired through unlawful means, nor does it acknowledge earnings derived from illicit activities.
2. It does not permit the exchange of strenuous labor for meager wages or the rewarding of trivial work with excessive compensation.
3. It prohibits idleness, begging, and chaos, holding the government responsible for eradicating these vices²⁶.

Moreover, our certainty about the distinctive nature of the Islamic economic perspective and its unique approach to civilization is reinforced by the additional mechanisms and transactions it specializes in, primarily derived from religious doctrine. When we examine Islamic heritage and deeply analyze its economic perspective, we find it to be ahead of human resource scholars by several centuries. Among the aspects it specialized in within its economic perspective, it kept pace with its civilizational development. Amongst which are:

Efficiency: Modern economics has focused on human resources as an important element in increasing productivity. It has resorted to various means and taken numerous measures to stimulate and boost morale. However, the Muslim's connection to the heavens provided a new additional incentive that compensates for the shortcomings in the material world. This was evident, for example, when Muslims, following Salman's advice, dug the trench that defended the city walls against the last wave of ignorance. The scarcity in the material world only allowed the use of primitive tools to face arduous and extremely difficult work.

The Prophet, peace be upon him, recognized their struggles and supported them, repeatedly reciting a balanced wish and promise: "O Allah, the real life is the life of the Hereafter, so forgive the Ansar and the Muhajirun." They responded to him, saying: "We are the ones who pledged allegiance to Muhammad, and we will engage in jihad as long as we exist."²⁷

If we examine the civilizational achievements of the Islamic world, we find that they are not purely materialistic in nature. There is a multiplier factor called "civilizational will" that compensates for material shortcomings. The success of revolutions and the attainment of victories, despite limited resources, can primarily be attributed to this factor. It was this factor that drove Salman al-Farsi to perform the work of several companions in digging the trench in Medina. It was also evident when 'Ammar ibn Yasir carried two stones on his shoulder while constructing the Mosque in Medina, whereas others only carried one stone. They surpassed the example set by Stakhanov for the working class in Russia during the implementation of the first five-year plan when daily production levels were doubled in coal mines.

The latter (referring to the example of Stakhanov and the five-year plan in Russia) represents communist theory, primarily the idea of Marx. However, Islam, at its core, is realistic and embodies the activities of believers driven by the same internal force that has motivated other believers throughout different eras ²⁸.

The more social energies are mobilized, aspirations sharpened, and connections to the Hereafter strengthened, the more it reflects in achieving their desired goals. This is acknowledged by Montgomery Watt, who stated, "Islam is more than just a religious factor in the narrow Western sense. We will view it as that immense force that influences international affairs and played the major role in ending 130 years of French efforts in Algeria. When we look to the future, we will

realize that Islam, due to its inherent spiritual aspect, is capable of making significant contributions to the establishment of a just and stable global order.²⁹ "

Social investment: It refers to avoiding repetition, learning from past experiences, and benefiting from proven practices. This is exemplified by some Islamic countries that borrowed the German economic experience, only to face failure and so on. On the other hand, China is often cited as a country that has made rapid economic progress because it has applied the principle of self-reliance from the very beginning in its development plans. In economic terms, this principle can be described as the principle of social investment in the Chinese people, Chinese land, and the available time in every era³⁰ .

Relying solely on an economic theory that disregards the sentiments, psyche, history, and unique complexities of a nation will inevitably lead to failure, as evidenced by various experiments and as highlighted by Muhammad Baqir al-Sadr when he stated, "When we seek to choose a method or a general framework for economic development within the Islamic world, we must fundamentally consider this reality. We should search, in light of this reality, for a civilizational structure capable of mobilizing the nation and harnessing all its powers and potentials to combat underdevelopment. We must take into account the sentiments, psyche, history, and diverse complexities of the nation.

It is indeed a mistake committed by many economists who study the economies of different countries and transfer European development methodologies to those countries without considering the level of compatibility between the people of those nations and these methodologies. They fail to assess the potential for these transferred methodologies to integrate effectively with the nation ³¹.

The necessity of forming alliances: The world today witnesses numerous alliances and coalitions with diverse orientations and multiple goals, notably economic blocs. Many intellectuals have realized the need to reconsider the organization of the economic life of Islamic countries, in particular, provided that a complete economic cycle is achieved within their borders. This would unite the human unity circle along the Tangier-Jakarta axis in the economic field, based primarily on the conditions of social investment ³². For example, Libya has vast land, Egypt possesses a surplus of human resources, and Kuwait has surplus idle funds. If these three factors were to come together in an experimental plan, the entire Arab world would realize that the conditions for economic takeoff and self-sufficiency are within its grasp when it desires economic advancement³³.

The thinker Malik Bennabi drew inspiration for his book "Towards an Islamic Commonwealth" from an existing model, namely the British Commonwealth, which was established to confront the global economy in the aftermath of World War I, particularly to counter the new factor of Japan's industrial takeoff³⁴ .

He advocated for the creation of an alliance called the "Raw Materials Bloc" in the exporting Islamic countries, in contrast to the "Monetary Bloc," to counteract the impact of non-economic

factors on the law of supply and demand. These factors are visibly connected to the influence of politics on the exchange issue between the "Monetary Bloc" countries and the countries producing raw materials. The "Monetary Bloc" countries seek to imprint suitable orientations on these exchanges in line with their political agenda³⁵.

The importance of time in civilizational development:

The thinker Malik Bennabi establishes a connection between work (effort), time, and resources, as all of them have a cost. Increasing work leads to gains in time, reward, and productivity, while procrastination and negligence result in a loss of time. Just as time is essential in organizing work, the chronometer used to measure seconds is also utilized in pricing production. All forms of activity in modern industrial society revolve around the constraints of physical time and are structured by working hours. In contrast, in underdeveloped countries, activities tend to follow traditional patterns³⁶.

We must appreciate the extent of injustice inflicted on the Algerian worker due to the significant price difference between Algerian raw material, such as Algerian henna, and its finished products like cellulose pulp and paper manufactured in England, which can be sold at prices thirty or forty times higher. The hour of work performed by an English worker causes significant hardship for the Algerian worker, as the former benefits from currency while the latter represents nothing more than raw material³⁷.

Correlation Between Values and Economy:

There is a strong correlation between economic values and ethical values, and Islam emphasizes this connection, particularly in relation to values such as diligence and hard work, as they have a positive impact on the economy. Islam discourages unemployment, laziness, and dependence, as they harm the economy.

The Prophet Muhammad (peace be upon him) said, "The upper hand is better than the lower hand³⁸," where the upper hand refers to the one who spends and gives, and the lower hand refers to the one who asks and receives³⁹. In this hadith, the Prophet (peace be upon him) teaches his companions about the importance of self-esteem, self-sufficiency, and not relying on others for one's needs. He also said, "No one has ever eaten a better meal than that which he has earned by working with his own hands."⁴⁰ Even the Prophet David (peace be upon him) used to eat from the work of his own hands, meaning his profession and the work he engaged in with his own hands.

By expanding the meaning of this hadith from personal economics to political economics concerning nations and societies, we find that the Prophet (peace be upon him) aims to cultivate a self-reliant nation that achieves its food security, thereby attaining complete sovereignty.

Indeed, Islam was preceded by other nations that attempted to combine economic and ethical values, such as the Chinese proverb that says, "Give a man a fish and you feed him for a day; teach

a man to fish and you feed him for a lifetime." This proverb aims to teach individuals self-reliance while also contributing to the overall development. Similarly, in Islam, there is the issue of begging, where someone comes asking for their daily sustenance. While it is within their right to receive it from the community through the obligation of Zakat (charitable giving), the Prophet Muhammad (peace be upon him) indicated to his companions that they should help this individual become self-sufficient. He directed them to provide the means for this needy person to earn a living, just as the Prophet himself would engage in work to earn his own sustenance.

If we analyze the moral dimensions of this story, we can see how the Messenger of Allah, peace be upon him, resolves a social crisis presented to him in the form of a beggar among the poor. The Prophet, peace be upon him, chooses to address this issue within the framework of duty (what is obligatory) and rights. If we consider the economic dimensions, we observe that the Prophet, peace be upon him, prefers a solution within the realm of production. All of the Prophet's actions and positions align with this approach. In another situation, he gives to a companion who asks, and this request and giving are repeated multiple times. Then, the guidance comes prominently in the form of the Prophet, peace be upon him, saying to the requester, "The upper hand is better than the lower hand." The possibilities of this equation are as follows:

The economic equation can be positive when there is a surplus of production over consumption. It can be neutral when both sides are balanced or equal. And it can be negative when consumption outweighs production in the budget ⁴¹.

Conclusion

Through this research, we can extract the following findings:

1. The importance of social investment and its effective role in civilizational development: Social investment goes hand in hand with political and social systems. By examining the history of Muslims, we find that they prioritized this aspect and achieved self-sufficiency to the extent that some individuals would pay their Zakat (charitable giving) but could not find anyone to receive it. This opened up vast opportunities for inventions and innovations in various aspects of life.
2. The significance of social investment is also evident from the fact that it was one of the means through which colonial powers exerted their influence over colonized countries. After achieving political independence, these countries believed they were truly liberated and free from dependence. However, they soon found themselves victims of foreign economic systems rooted in ideologies and principles that were incompatible with their original beliefs.

There is a necessity for the unity of Islamic countries to confront global blocs that have taken giant steps in the economic field, eliminating borders, unifying currencies, and subsequently exploiting other nations that are economically vulnerable. They employ various means and methods, even if internationally forbidden and condemned, such as inciting problems and turmoil under the slogan

of self-interest and benefit. Therefore, it is imperative for Islamic countries to be cautious of any plots against their unity and capabilities.

The adoption of Western theories and systems by the Islamic nation is solely due to the Muslims' incapacity, weakness, and their inability to confront the current economic reality. It is not a flaw in Islam as a religion. If we thoroughly examine the Islamic legal texts addressing economic matters and approach them with a conscious and scrutinizing reading, we will undoubtedly extract pearls and treasures from them.

Indeed, the issue of subordination within the Islamic nation is not limited to economic systems alone; it has spread across all fields of the humanities, such as sociology, psychology, and philosophy. This has resulted in a deep divide between reality and the outcomes derived from these approaches.

The general connection of Islamic civilization, and specifically its economic perspective, to heavenly values and its inclination towards spirituality has created a significant difference between it and Western civilization, which is primarily focused on self-interest and benefit, devoid of values and ethics. With the dominance of the latter over the world, we witness the negative manifestations of this dominance, such as the prevalence of poverty through the exploitation of the resources of weak nations, illegal migration, and incitement of conflicts for material gain. As for international conventions and laws, they are applied based on self-interest.

Marginalizations

1. Abdul Qader Al-Majawi and Sheikh Omar Brehimah. *Al-Mursad in Economic Issues*, Dar Zamoura for Publishing and Distribution (Algeria) p. 25.
2. *The Problem of Ideas*, translated by Abdul Sabour Shahin, Omar Kamel Musqawi, Dar Al-Fikr (Damascus) 1406 H, p. 42.
3. Will Durant's *The Story of Civilization*, Vol. 01, p. 3.
4. Among them, Abdullah Abdul Mohsen Al-Turaifi says (every physical or mental effort by a person is intended to achieve or increase an economically acceptable benefit according to Islamic law).
5. Malik ibn Nabi, *Conditions of Renaissance*, p. 107.
6. Malik ibn Nabi, *Towards an Islamic Commonwealth*, p. 09.
7. Dr. Amar Talebi, *The Effects of Ibn Badis*, Vol. 1, p. 78.
8. Professor Malik ibn Nabi defines the concept of guidance, saying: << Unifying efforts to avoid waste in effort and time. >> Malik ibn Bani, *Conditions of Renaissance*, p. 84.
9. See: Raouf Shibli, *Economic Activity from the Islamic Perspective*, Dar Al-Diaa for Production and Distribution, Constantine (Algeria) p. 21.
10. Sheikh Abdul Qader Al-Majawi, Sheikh Omar Brehimah. *Al-Mursad in Economic Issues*, Dar Zamoura for Publishing and Distribution (Algeria), Special Edition 2011, p. 19.

11. Sheikh Al-Majawi distinguishes between effort (sai) and movement (haraka) on one hand, and between effort (sai) and work (amal) on the other hand. He states about the difference between effort and movement: that effort is the movement of a person in his temporal and spatial conditions to attain sustenance, comfort, and status. Movement is the law of life. Walking is movement, prayer is movement, eating is movement... so between them, there is generality and specificity, as movement is broader than effort. As for the difference between effort and work, effort involves diligence, taking measures, and seeking all means leading to work. Work, on the other hand, is the culmination of effort. When a person strives to find work, they may stop and obtain employment, or it could be the opposite.
12. The same reference.
13. Mohammed Al-Ghazali, Islam and Economic Conditions, 3rd edition, 2005, Nahdat Misr for Printing and Publishing, p. 42.
14. Mohammed Al-Ghazali, Islam Accused: Between Communism and Capitalism, 2nd edition, 1999, Nahdat Misr for Printing and Publishing, p. 66.
15. Abdul Latif Al-Sultani, Al-Mazdakiyah: The Origin of Socialism, 3rd edition, 1394 H - 1974 AD, p. 149.
16. Malik ibn Nabi, The Muslim in the World of Economics, Dar Al-Fikr Al-Mu'asir Beirut (Lebanon), 3rd edition, 1987, p. 59.
17. Malik ibn Nabi, Conditions of Renaissance, p. 80-81."
18. Abdel Majeed Al-Najjar, Fiqh of Islamic Civilization, Dar Al-Gharb Al-Islami, 2nd edition, 1427 H - 2006 AD, p. 47.
19. Malik ibn Nabi, The Muslim in the World of Economics, Dar Al-Fikr Al-Mu'asir Beirut (Lebanon), 3rd edition, 1987, p. 18.
20. Malik ibn Nabi, The Muslim in the World of Economics, p. 37-38."
21. [http://www.kantakji.org/fiqh/Files/Riba/Riba Res.doc](http://www.kantakji.org/fiqh/Files/Riba/Riba%20Res.doc)
22. "Riyadh bin Ali Al-Jawadi, The Civilizational Effectiveness of Islam: Between Historical Realities and Stereotypical Images, Dar Al-Tajdid for Publishing (Tunisia), 1st edition, 1441 H - 2020 AD, p. 192.
23. Malik ibn Nabi, The Muslim in the World of Economics, Dar Al-Fikr Al-Mu'asir Beirut (Lebanon), 3rd edition, 1987, p. 16."
24. Jareebah bin Hamad bin Sinyan Al-Harith, Economic Jurisprudence of the Commander of the Faithful Umar ibn Al-Khattab, a thesis submitted for the doctoral degree in Islamic Sciences, supervised by Prof. Mohammed bin Ali Al-Aqla and Dr. Abdullah bin Maslah Al-Thumali, Umm Al-Qura University, Mecca, Dar Al-Andalus Al-Khadra (Jeddah), 1st edition, 1424 H - 2003 AD, p. 659 and beyond.
25. Mohammad Baqir Al-Sadr, Our Economy, p. 21.
26. Mohammed Al-Ghazali, Islam Accused: Between Communism and Capitalism, 2nd edition, 1999, Nahdat Misr for Printing and Publishing, p. 45.

27. Narrated by Muslim, Book of Jihad and Expedition, Chapter: The Battle of the Trench (Hadith No. 1804, p. 498). See Sahih Muslim, Introduction by Wahba Al-Zuhayli, Al-Maktab Al-Asri, Saida Beirut, 2011 - 1432, Volumes 11-12.
28. "Malik ibn Nabi, Conditions of Renaissance, p. 45-46.
29. Montgomery Watt, What is Islam? Translated by Abu Bakr Al-Fitori, Center for the Study of Orientalism, 1st edition, 2012, p. 29.
30. Malik ibn Nabi, The Muslim in the World of Economics, Dar Al-Fikr Al-Mu'asir Beirut (Lebanon), 3rd edition, 1987, p. 76.
31. Mohammad Baqir Al-Sadr, Our Economy, Dar Al-Ta'aruf for Publications, 20th edition, 1408 H - 1987 AD, p. 13."
32. Malik ibn Nabi, The Muslim in the World of Economics, Dar Al-Fikr Al-Mu'asir Beirut (Lebanon), 3rd edition, 1987, p. 101.
33. Malik ibn Nabi, The Muslim in the World of Economics, Dar Al-Fikr Al-Mu'asir Beirut (Lebanon), 3rd edition, 1987, pp. 82-83 (Idea of an Islamic Commonwealth).
34. Malik ibn Nabi, Idea of an Islamic Commonwealth, Dar Al-Fikr Al-Mu'asir Beirut (Lebanon), 3rd edition, 1987, p. 77.
35. Malik ibn Nabi, The Muslim in the World of Economics, Dar Al-Fikr Al-Mu'asir Beirut (Lebanon), 3rd edition, 1987, p. 77 (Idea of an Islamic Commonwealth).
36. Malik ibn Nabi, The Muslim in the World of Economics, Dar Al-Fikr Al-Mu'asir Beirut (Lebanon), 3rd edition, 1987, p. 17.
37. Malik ibn Nabi, The Muslim in the World of Economics, Dar Al-Fikr Al-Mu'asir Beirut (Lebanon), 3rd edition, 1987, p. 20.
38. Narrated by Al-Bukhari, Book of Zakat, Chapter: No charity except from the surplus of wealth, (2/112), Hadith number: (1427).
39. Al-Nawawi, Explanation of Sahih Muslim, Introduction by Wahba Al-Zuhayli, Al-Maktab Al-Asri, Saida Beirut, 2011 - 1432, Volume 7, p. 103.
40. Narrated by Al-Bukhari, Book of Sales, Chapter: A man's earnings and work with his own hands, Hadith number: (2072).
41. Malik ibn Nabi, The Muslim in the World of Economics, Dar Al-Fikr Al-Mu'asir Beirut (Lebanon), 3rd edition, 1987, p. 87.

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