

ECONOMIC DEVELOPMENT IN ISLAM, PRINCIPLES AND REQUIREMENTS

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Abstract

The purpose of development is to achieve the highest possible level of economic activities that have a decisive impact on development, and to rationalize the plans followed to bring the economy to the desired image of the economic, social and political system, and this is the strategy of economic development in Islam in accordance with the provisions of Islamic Sharia from the Holy Qur'an and the Prophet's Sunnah, and the sayings and judgment of the Emir The Believers Ali bin Abi Talib, peace be upon him, which was the best evidence and which expressed a clear picture of the chosen good Islamic aspect, which Islam practiced in the early days of their reign in the Islamic state and set several laws for it, which later became the basic and solid rules of the Islamic economic system, in addition to the foundations and requirements that were laid In development to reach Islamic societies to the stage of economic perfection and abundance of resources according to vigorous development standards and plans to reach the goals of economic development, which in itself constituted a platform, the final outcome of which is the development of money and the investment of the land including it and preventing the accumulation or freezing of resources, whether human, natural, and financial Islam has been transmitted through these laws, the requirements and the essentials for the development process Economic, economic life from its individual framework, which it was before or after Islam, whether in the stage of socialism as well as the stage of capitalism, to the collective framework of a human nature

and religious ethics drawn from Islamic legal laws, thus generating an economic system in which society accelerates progress and ascend forward, These ingredients often come from raising talents and knowledge, as the Imam, peace be upon him, sought them by cultivating the sense of research and investigation of facts and benefiting from useful knowledge and the experiences of others. Key words: (economic development, Islam, economic growth, natural resources, human energy)

The first topic: Research methodology

1-1: **Introduction:** This complementary to the Islamic Library, which is trying to set an approach to the problems of contemporary life through Islamic texts. There is no doubt that Islam is the religion of progress and advancement, and it calls for planning and controlling resources in a way that guarantees a decent living for humanity, which is not achieved Except by development development of means of production to satisfy the market with the necessary needs of the general public, while the state's functions in the past until the early twentieth century were limited to ensuring its external and internal security, and to the performance of some services of collective benefit that do not achieve direct returns such as building roads and building dams, and this is called the narrow concept. For the state's interference in economic activity, and after the Second World War, the interest of economic thinkers and scientific researchers increased in economic development, as several studies appeared in this field and economic development became the primary concern and the main issue, whether at the level

of governments or at the level of international organizations, and the reason for this interest in this issue is To the nature of the political changes that occurred after the war on the one hand, and to the development of economic thought on the other hand, but what is striking is that there is prejudice to The right of some countries, given that most studies focus mainly on how to achieve comprehensive development without referring to Islamic development and the foundations of the divine law. What makes this guess more correct is the intensification of tension between developed countries in addition developing countries gaining their independence recently, but economic development needs funding. This, in turn, requires means and without means without meaning to talk about goals and achievements, and there is no room for embodying them in reality, so we shed light in our research marked on three sections, the first topic dealt with the methodology of the study, and the second topic included the general concept of economic development and in Islam, and the third topic we dealt with It is based on the foundations and requirements for necessary development in Islam, and at the conclusion of the investigations a summary of the results and several recommendations are laid down.

1-2: The research problem: the economic problem facing the world, especially backward countries, depends mainly on the nature of ownership, the nature of the human being and the nature of his dealings with various institutions and with the rest of the community members, that is, as defined by Islam represented by the accurate diagnosis of the martyr master al-Sadr is the problem of contradiction between interest Private and public, in addition to not seeking to benefit from abundant wealth and not exploiting them properly, and not investing natural and human resources in a suitable investment with the existing reality, which led to the demographic deficit and the emergence of several problems, including unemployment, corruption of all kinds, poverty, low levels of health and education ... etc., This made us backward countries far from the economic development reality. Therefore, our original question for the research was (What are the foundations and

requirements for economic development in Islam?).

1-3: The importance of the research: The importance of the research comes from the importance of the topic that we will address because today we need to show these foundations and requirements based on the rulings of Islam from the Qur'an and the noble Prophet's Sunnah, which seek to bring society to the point of economic perfection in abundance to the level at which it can Individuals and society can live well, fairly and equally, at least, and that these Islamic trends do not accept suspicions. possibilities centrality, but allow participation in development process and make serious and determined efforts in the fields of research, planning and organization.

1-4: Research objectives: The research aims to use economic development in Islam as a lofty model for the development of Islamic countries, because it aims to raise the efficiency of using or achieving maximum benefit from human and material resources, by arranging priorities and directing resources towards sectors with the highest economic return. It also aims mainly to achieve fair distribution of resources and to achieve social security that guarantees an acceptable standard of living as a minimum in accordance with social justice and the just approach of Islam.

1-5: The research hypothesis: was represented by (how to describe economic development based on the foundations and requirements of Islamic law and societal justice, and what are the provisions and methodology development when the rule of Imam Ali, peace be upon him), because some transformed countries were unable to achieve the desired structural changes from the point of view Islamic development, which emphasized the use of the Islamic economic thought approach and the comparison between the requirements of economic development in the West and Islam, which aims to achieve scientific development and renaissance in accordance with social justice and the just approach of the Islamic religion.

1-6: Advantages of the current study: Through reviewing previous studies, the researcher sees that previous studies unite the importance of economic development in Islam

on matters of the principle of equality in humanity, justice in distribution, and the neighborhoods and architecture of the earth, and it was also found that these studies are consistent in dealing with Islamic economic methods. As it is the main pillar that is used when taking steps in the development process in any country, and the researcher differs from them on the issue of compatibility with the West in strategies that direct development for several reasons, as I mentioned in the study, so the researcher urges that there is an urgent need for Islamic countries in general. orientation to take the criteria for economic development in Islam and take into account the efficient model in Islam, which is Imam Ali, peace be upon him, and its application for development and address the most important foundations and requirements that the community urged and followed according to the approach of the Islamic religion and Sharia rulings as we indicated in our current study, which was taken in a descriptive approach to clarify the study.

The second topic: Economic development in Islam

The economic development process aims at raising the efficiency of using or achieving the maximum utilization of human and material resources, by arranging priorities and directing resources towards sectors with the highest economic return. It also aims mainly to achieve social justice and a fair distribution of resources, and to achieve social security that guarantees the level of Accepted by the standard of living as a minimum (Dr. Kamal Al-Basri, 2011, 65). The first requirement: the concept of economic development

Development is taken from the growth, development, and growth of the development of the thing, increased and multiplied in the terminology of economists, and there are many definitions, and conflicting opinions, and Injamar Fager Lind says: There are concepts in social and economic thought that still suffer from ambiguities, and among these concepts is the concept of development and the term was used in There are aspects based on the vision from which the economist starts, or on the political and ideological strategy he adopts (Ibn Manzur, 1988, 15/341). There are several concepts of economic development, as they

study the problems of countries that are on their way to growth, and despite the clarity of this meaning, ambiguity still surrounds the concept of development for economists, and one of the reasons for this is the general view through which the economist views problems The world, for example, the economist Schumpeter takes technical progress as a basis development, while the French scientist Francis Perfux goes on the impact of social and spiritual changes in societies during the development process (Karabaghiyan, 1373 AH, 1/6), where Dr. Fayez al-Habib tried to extract from the definitions The many development is descriptive definition, as it says comprehensive development: that it is that structural development or structural change of society with its economic, political, social and organizational dimensions in order to provide a decent life for all members of society, and this definition includes two things: (first: structural change, second: the goal of development is Providing a decent life for the individual (Habib Fayez, 1985, 108), as the researcher sees development as a series of processes by which national income can be doubled over a varying period of time. E- Economic development has some problems, including (firstly, internal problems: it is represented in insufficient capital and underdeveloped means of production as well as the vicious circle of poverty, as the low level of health leads to a decrease in the level of ability to work and thus a lower level of productivity, which results in a lower level of income. The real, low level of health, and there is a vicious circle related to the low level of education, as the low level of education leads to a decrease in the level of technical skill and thus to a lower level of income. Secondly, external problems: It is the economic dependency, as the acquisition of machinery and skills necessary for economic development projects is done countries). **Imported** from industrialized Economic development is characterized by several theories (Al-Ward, 1987, 53):

First: Stages Theories: Developing countries represent part of an international system that works to push or hinder the pattern of development in these countries, especially with regard to utilizing mechanisms of structural change in dividing structural resource allocation policies as a development theory to determine

investment priorities in sectors, whether towards balanced growth or Before researching the analysis of these two strategies, it is necessary to study the ideas and propositions that preceded them, as the stage theories go back to the German school, and its basic idea is that the development process is a series of successive stages that all countries must go through in order to reach the highest levels of economic growth (Salman, 1974, p.: 269).

Second: The LEWIS Model: Arthur Lewis presented his theory of two-sector economic development, sometimes called the economic development model in conditions of unspecified supply of work. His study includes analyzing the national economy with its sectors and explaining the interlocking relationships between parts of the general economy, and these relationships represent Among the variables are of great importance in economic development policies (LEWIS, 1965, p. 400 -4001).

Third: Balanced Growth Theory: The indications of this study began in 1943 with the emergence of the idea of a strong impulse (Big Bush), which is characterized by its rejection of the gradual method of economic development, and it was presented with the idea of a strong impetus, the economist Rosenstein Rodan (ROSENTEIN RODAN) as well as The subsequent study on the critical minimum effort thesis (NURKSE, 1966, PP: 13-15) means directing a minimum amount of investment resources, capital accumulation, which must be directed to the development process in order for the economy to take off The nationalist is in the path of self-growth, and these studies have proceeded to make their way within the framework of kinetic analysis, especially with the writings of Nerxe and Hirschman, who relied on the importance of the strong push as a catalyst for the economic development process (Gafil, 1985, 200). A strong push or a series of strong impulses that take the slow-growing economy from a state of recession to a state of self-growth, and this is determined by the amount of investment needed to achieve the desired growth (Mohiuddin 1977, 238). Fourth: The Unbalanced Growth Theory During the critique of the balanced growth theory, economic history does not know examples of balanced growth on a broad front. Rather, the

economic development process takes place in a way that a strong impetus (Big Bush) is launched on a specific number of leading industries in the national economy. Which outperforms others in making investments, which leads to its introduction attracting other sectors towards growth and development and this is what was included in the theory of unbalanced growth of the economist Hirschman in his book "The Strategy of Economic Development) (HIRSCHMAN, 1975, pp. 83-99 Hirschman asserts that if the national economy is to find its way to the process of economic development, the investments that exert an effective influence on the growth process are not those that create stability in the developing economy, but are represented by pressures, disproportion and imbalance, thus achieving the ideal pattern of development, and that Moving in the midst of the succession pushes to a previous imbalance that in turn creates a new situation of imbalance (and the external savings that result from it through exclusion New Marat) requires another move (Najafi and al-Qurayshi, 1988, 125), and thus the economy proceeds in successive movements of balance and imbalance that ultimately lead to pushing development process forward, lack, developing countries according Hirschman's view in economic development, is the ability to make decisions Investment due to the shortage of capital, and most importantly, the lack of reliable regulators in making investment decisions (Al-Qadi, 1979, 154-159).

The second requirement: the concept of economic development in Islam

is the religion of progress advancement, and it calls for planning and controlling resources in a way that guarantees a decent life for humanity, and it can only be achieved by development and development of means of production to satisfy the market with the needs of the common people. Muslims practiced development at the beginning of their era in the Islamic state in Medina. Islam has many laws that later became the solid basis of the Islamic economic system, and these laws are (Al-Mousawi, 2002, 201): (the law of reviving the dead land, the law prohibiting usury, the law of speculation and farming ... etc., the law of loans without compensation, the law inheritance, and division Capital is over heirs, the division of labor law). These laws and others formed in themselves a method whose final outcome is the development of money and the investment of the land and preventing it from accumulating or freezing it through usury or the like, and with these laws Islam transferred economic life from its individual framework that it was before Islam to The collective framework, Maha generates an economic system after it was an activity restricted to the competencies of individuals.

The work of this system continued in the period Al-Madinah Al-Munawwarah. economic activity was almost confined to agriculture, and with the expansion of the Islamic state and the joining of large areas of agricultural lands to Muslim countries, and with the accumulation of the spoils, the need for development became more and stronger, so the economic planner saw a tremendous amount of economic components, increasing In the number of Muslims, an increase in the spoils, an increase in arable lands, as well as the diversity of economic activities, in addition to these constituents, the economic disparity, disparity of the lands in terms of production and lack thereof, and the variation in the types of crops, and an increase in the money of the extraction in some periods was also noted. It is of investment. Otherwise, need accumulation in the treasury will be without a beneficial return. All these observations required economic planning to solve the economic dilemmas before their emergence and exacerbation.

By the time of Imam, Commander of the Faithful, Ali bin Abi Talib, peace be upon him, the Muslim community was suffering from economic disparity, and if the situation continued as it would have, this disparity would have turned into an obscene type of class, for the revolution that ended with the death of Caliph Uthman was in fact an anti-class revolution whose goal is to demand justice And with the pledge of the pledge of Imam Ali, peace be upon him, Commander of the Faithful and Caliph of the Muslims, a new era of economic life began. A long pause was required at this fertile period of Islamic history.

The third requirement: economic development of Imam Ali (peace be upon him)

The term development was mentioned in the words of the Commander of the Faithful, peace be upon him, in a word and the meaning of (the economy grows a little, the economy grows little) and little or little can be money or natural resources, or something similar, and it is noticed that the term growth is mentioned in the circulating meaning, which is the increase of production using few materials And the meaning mentioned is by the word "investment". which means investing available resources to obtain the largest amount of wealth. The Imam says in using this word (and some of them like to invest money), which is putting money in the areas of investment to give good results. Development, according to Imam Ali, peace be upon him, is the increase in Money and resources are the result of working on it, and if we combine the two aforementioned texts with the texts that I will mention, then we will get an integrated view of development, its meaning, goals, and methods, and it is not surprising that development as a method for increasing money and production has been in place for a long time, and it is wrong that We imagine that the concept began to be applied after the Second World War. It is true that the outbreak of war created the need development, but this concept has existed from many eras and has witnessed many applications (Al-Mousawi, 2002, 203).

Since the first step that the Commander of the Faithful, peace be upon him, took on the path of the Caliphate, he adopted economic goals that we can include within the concepts of economic development that were derived from his words, and these goals are:

First: Reaching the level of wealth by increasing the national and individual income, from his saying (Better to whom you wish to be a princess and to dispense with whom you wish to be his captive) (Ibn Abi Al-Hadid, 1983, 18/212), we emphasized in previous topics that Islam builds a society of the rich and does not accept the existence of one poor other than religions

The difference between them is that Islam entered the hearts before it entered the homelands, so they were the ones preferring the peoples of the earth by providing assistance to them, so I entered Islam when I found in the

Muslims an ideal society whose only concern is to deliver the message and to make humanity happy with Islam without greed Matter and control.

Second: Building a society free from diseases, from his saying (there is no blessing in the world greater than longevity, and the health of the body) that is, Islam depends on building a society that is free from diseases, and has set a comprehensive program to protect the body from diseases and epidemics, and it uses the wealth of society in The way to preserve public health and that one of the most important development programs in the countries of the world is to provide public health supplies, eliminate diseases and raise the level of health in the country, because a healthy person can contribute to development with his hard work, his mind and his race, but a sick society that is full of epidemics cannot take a step forward One on the road to correct development, hence Islam's care for public health, and it was a central goal of the state, and the relationship between health and longevity can be depicted in economic development according to the words of Imam Ali, peace be upon him.

Third: Building a pious society, from his saying (the good of the world and the hereafter in two characteristics of wealth and encounter, and the evil of the world and the hereafter in the two traits of poverty and immorality) This text draws for us an engineering blueprint for a happy life, which a person must strive to implement, because the issue of economic development is not an issue of economy only It also comes to the minds of some people, but it is also an issue of belief, culture, politics, society and differences, and its release and continuation must be based on the compatibility of the environment or the environment that is appropriate for it, and the person needs a catalyst with which he extracts his hidden energies to push them into existence, and there is no stronger motivation than the pure belief that made Man is a caliph in this existence and carries the greatest responsibilities, and piety is the way of adhering to and preserving these responsibilities, and at the same time it represents one of the causes of human happiness in life. Man does not live by bread only, and if development is for the sake of humanity's happiness, then humanity is not happy with the

economy only, but It needs something more than economics, so Islam has taken great care of the human being and made him the focus of every good in life, as well as being the basis for every evil when it ceases to perform its functions (Al-Mousawi, 2002, 213).

The fourth requirement: the difference and correlation between the economic development of the West and Islam

The books of the Islamic thinker, the martyr al-Sadr, represent a lofty Islamic edifice, and a jurisprudential and intellectual resource that cannot be bypassed in any Islamic reform or development process. Therefore, he clarified the Western approach to development, which was divided into two schools: the first depends on the public sector (the socialist line), and the second on the private sector (the line) The Capitalist), in comparison with the Islamic position (Dr. Kamal Al-Basri, 2011, 66-70).

First: The socialist line, which was based on rejecting the principle of private property as the source of class inequality, and the exploitation of man by his fellow man. It began to nationalize economic facilities, and established its economic policy on the principle of public ownership and comprehensive planning, and it was able to achieve great strides in providing work and fair distribution of national product. External influences through the introduction of private and social costs and revenues into the economic accounts, and showed a degree of control over prices and then inflation, and significant although socialism achieved victories, it was achieved with great material and social costs. After the Second World War. the health level in the Soviet Union increased, As for economic growth, it began to decline despite the increase in the proportion of investments after the seventies.

Second: the capitalist line, which started from the sanctity of individual intellectual freedom, then the freedom of private ownership and economic activity and believes that economic and social well-being is achieved when individuals are left to move without state restrictions, (i.e. the state is satisfied with maintaining security and law) and by the action of individual motivation and creative enthusiasm (and other factors) Capitalism has scored great achievements, and because of the disparity in the capabilities and energies of

individuals, society has split into a rich class and a poor class, and as a result of this:

- 1-The system is no longer able to guarantee the dignity of life, that is, the inability of the individual to pay for the goods that satisfy his needs.
- 2- The emergence of monopolistic companies that eliminated competition and its benefits.
- 3- The emergence of immoral activities harmful to the social structure, the loss of religious and moral education, as well as the prevalence of personal interest.
- 4- Inadequate production of some commodities such as education, defense and health, as everyone's ability to pay (pay for services) does not reflect the total benefit (individual and social).

Because of these difficulties, capitalism retreated and accepted public ownership, as in the case of education, for example, and gave the state a distinct role in economic activity. Therefore, the industrial capitalist countries were no longer commercially competitive with other countries such as Japan, Taiwan and Singapore, and monopolies, inflation and unemployment became among their main problems.

Third: The Islamic position. The person of the martyr al-Sadr personified the position of Islam in development from the characteristics of the Islamic economy, which were connected in some way with the previous trends, but differed with them in essence and were characterized by the following features:

- 1-Adopting dual ownership instead of taking private or public ownership as a principle, as both capitalism and socialism have resorted to it.
- 2-Ensuring economic freedom within the moral, legal and strategic controls.
- 3-Achieving fair distribution of resources (by ensuring a minimum standard of living and above, allowing for a variation in the standard of living according to the productive activity of the individual).

The third topic: the foundations and requirements of economic development in Islam

We knew that the purpose of development is to achieve the highest possible level of economic activities that have a decisive effect on development, and to rationalize the plans followed to bring the economy to the desired image of the economic, social and political system, and that Islam is the religion that calls for planning and controlling resources in a manner that ensures a decent living for all humanity, This is in accordance with the requirements and fundamentals of religion and Islamic law, and in this topic we will deal with the most important thing that Islam brought, represented by the person of the Imam, the Commander of the Faithful, Ali bin Abi Talib, peace be upon him, with a set of examples drawn from his sayings and rulings stemming from the city of knowledge of the Prophet, may God bless him and his family.

The first requirement: the foundations of economic development in Islam

We have two types of factors and foundations affecting economic development in Islam, which we will deal with briefly, in addition to the requirements that we will mention in the subsequent application, and the foundations are (the primary factors, and the secondary factors). First: The basic factors, which have a direct impact on the economic development process, are represented by three important factors:

1- Capital formation, that every development process requires huge financial resources, since without it it is not possible to open roads, build bridges, establish laboratories, buy medical means, establish electricity production stations ... etc., and capital means saving the material means that have the potential for renewable production, And the meaning of saving here is not hoarding. Rather, Islam urges to reduce expenses and be satisfied with the necessary limit of life needs because saving is the main factor in the process of centralizing capital, and the Imam, peace be upon him, says (money is the lioness of the ungodly) because it will pay for tyranny and committing immorality, but if it is for spending Investment is a favorable act and a Muslim will be rewarded for it as he said, peace be upon him (the gathering of money with the generous one of the fertile). When the savings are generous, the land is also generous because it will flourish with money and this is fertility, and this matter constitutes a clear position on the money that is gathered to invest, it performs a function Mission in community.

- 2- Good management of public and private institutions is the one that recruits all the material and moral energies of society in the path of development, and is able to solve the problems of education, transportation and communication and is able to earn the largest amount of hard currency and also capable of striking a balance between the interests of the individual and society and between supply and demand, and the ability To maintain security and safety of workers and capital, and it is based on four components (Al-Mousawi, 2002, 256-278):
- A sense of time, that time is not in the interest of production, and that the largest human capital is time, and it must be exploited optimally.
- -Arranging priorities. There are stages that organize the work of the manager who manages production (from where to start, and what are the steps).
- -Successful planning, and finding a direct relationship between the various means of production and how to link the elements of advancement and progress.
- -Organizing the affairs of personnel contributing to production.
- -We can infer the power of the Islamic administration that the Imam, peace be upon him, embodied with these following points:
- A- The importance of time, in his saying (what is the fastest hours in days, the fastest days in months, the fastest months of the year, and the fastest year in life).
- B- The arrangement between the important and the most important, in his saying (He who works with something other than the important will lose the most important). This is what we live in in us and some countries, and his saying (He whose concern is greater, his concern will be greater), (Age is shorter than you learn everything that is good for you, so you learn the most important and the most important).
- C- Thinking and planning, in his saying (may God have mercy on a person who thinks, is considered, is considered, and has seen) (and most scholars studied and discussed the wise in confirming what is right for your country, and establishing what people have righteousness before you ...).
- 3- Modern methods and benefiting from technical development. Progress today is dependent on the use of modern methods of

production using new technical devices and methods. Their use has led to a reduction of time and a proliferation of output while capital was eroding in wages and in circumstantial variables, and today it has become possible to control The prices of the materials that are to be manufactured before the plant starts producing them and production has become possible at attractive prices, and the industrialized countries have made strides forward as a result of using modern technology, and they are overflowing with their various products, and the backward countries have imitated the West in modern technology methods, thus they suffer from duplication to the emergence of effects and problems them from Widespread (unemployment, and large migration from the countryside to the city) and this is due to the lack of good use of modern technology methods. The industrialized countries advanced economically because they produced and used technology, while these countries imported this technology without having sufficient scientific preparation.

Second: The secondary factors, which are the auxiliary factors for the basic factors in economic development, which contribute indirectly to the growth of economic activity, and thus the growth of productive resources, and they are as follows:

- 1- The intellectual factor (constructive ideas). Thought has a great impact on the progress of peoples, so if the thought is static then it leads to stagnation, and the United Nations reports on development have hinted at the importance of thought that leads society and its impact on the values, customs and traditions that have their input in accelerating or slowing down The process of development, and that the need for a new and qualitative leap in the ideas and values of society will restore it to its health, thus restoring the vitality of the Islamic community and its readiness to advance again. These sayings urge a person to choose the path of perseverance, work, and not delay and slow down.
- 2- The social factor (the collective spirit), an aspect of development that is based on the shoulders of society, as it is necessary to establish cooperation between members of society to accomplish big works. Development is the outcome of collective cooperation.

Without the group, the required capital is not formed, nor is it The lands have been reclaimed and the required production has not been achieved. The Imam, peace be upon him, says (the hand of God is with the congregation, you and the group) (and obligated what the congregation congregation was made upon). Integration into the group even if it is not appropriate for the personal desire, because cooperation in establishing the truth is a great virtue for society.

- 3- The political factor, the economic progress in industrialized countries is due to the political factor that provides the people with security, stability and effective participation in decisions and implementation of projects, and these countries live in a state of stability, unlike the backward countries that live in a state of coups and huge political changes, which makes the legal and administrative situations in a state of constant change This robbed the state of stability, as Lewis says the behavior governments has a direct role in the start or stagnation of economic activities ((LEWIS 1995, AW), and the most important conditions that must be met in a government capable of managing the economy are:
- The commitment of government men to economic controls, and to avoid waste and extravagance.
- -Providing an atmosphere for popular participation in various life activities.
- -Solve the obstacles that prevent the achievement of optimal economic activity.
- -Providing economic security.
- -Provide an atmosphere of equal opportunities for all.

In the field of commitment and adherence to economic standards, there are many sayings of the Imam, peace be upon him (Knock your pens, close between your lines, delete your curiosity from me and mean the meanings and not you and increase, because the money of Muslims does not bear harm) (but the shura is for the immigrants and the supporters) and there are many words in the interpretation of the above points.

4- The legal factor, meaning here is the law of land that controls the ownership of good land and other things, and the classical economists considered the problem of land to be the basis of economic problems, as it reflects in this

problem the reality of exploitation and slavery of the farmer's effort and will be a source of a lack of production, says Rodin and Rand in the causes of poverty in The Middle East region is due to the scarcity of land production and the enormity of the share of the owners of the land (Doreen Warend, 1950. 207), Commander of the Faithful, peace be upon him, says (Whoever revives a dead land, it is his), when this law is placed in an orderly framework, it becomes a reason for progress, not only civil but also civilized. The law of reviving the earth not only saves people from poverty and poverty, but also makes them live in an environment where beauty is widespread and needs are met.

5- The creativity factor, since development is a departure from the familiar reality and moving society towards mass production, then two parts of it depend mainly on the creative capacity of the human being in the field of invention and in the scope of creating constructive ideas, Schumpeter says the most important issue in production is to create the appropriate conditions for the creation of creative people who They work to accelerate the production process and also say it is not necessary for all people to have this capacity, so it is sufficient for some people to be creative (Schumpeter N.Theory, 69), and finally what this scientist has reached is in conformity with the saying of the Commander of the Faithful, peace be upon him (Oh, camel of knowledge is better than Money, knowledge guards you while you are guarding money, and money is lacking in spending and knowledge is obligated on spending, and making money will disappear with its demise) and these are the foundations of talent education as the Imam seeks to cultivate the sense of research and investigation of facts through useful knowledge, and through the experiences of others, then the imam was with a narration His experiences in life, asking his son to learn them and take their results (Al-Mousawi, 2002, 279).

The second requirement: the requirements for economic development in Islam

We mentioned that economic development is the good use of resources for specific goals, and the human being is the largest resource of development resources that the attention of the planners must direct to and which we will deal with first, in addition to human resources and natural resources, important in the development requirements, which we will summarize as follows:

First: Human development. Not every human being benefits development programs. There are special characteristics that the agencies responsible for development work to find or to provide in individuals who will participate in economic development plans, and among the most important of these features:

- 1- Love of science and learning. Economists assert that there is a positive relationship between education and development. Studies have confirmed that investment operations in the field of education and education have a positive effect in society, even in villages and rural areas. Farmers who have received an education are more productive than illiterate farmers. The other elements necessary for development are preceded over money, as the Imam, peace be upon him, said (Oh perfect knowledge is better than money) (because knowledge is ruler and money is judged), as for how knowledge becomes beneficial, when it is combined with work (work with knowledge, be happy).
- 2- The labor force, the useful amount of work is called. As for the labor force, it is the volume of work resulting from a whole society, and it is a measure in societies necessary that embroiled in the midst of economic development. Countries that want progress try to invest all their labor energies. Rhetoric is from the sayings of the Imam, peace be upon him (today is work and no reckoning, and tomorrow is reckoning and not work) and in his description of the believers (their hearts are in heaven, and their bodies are at work) where he focused
- -Encouragement to work, his saying (So do, and work shall be lifted).
- -Focusing on useful work, saying (Good work is to plow the Hereafter).
- Division of work, saying: (I know that the parish are classes that are only suitable for some of them, and they are not rich in one another, among them are the soldiers of God, among them are the public and private writers, and among them are fair and gentle workers, and among them are the people of the tribute and the kharaj

from the dhimmis and Muslim people, Among them are merchants and people of industries, and among them is the lower class of people with needs, and everyone has been named by God for his share) and there are four divisions of work (agriculture, industry, trade, services), and there is a class of people who cannot carry out these works and they are the lower class of those in need and housing For whom the state assumes responsibility for their needs and livelihood.

- 3- Love of benevolence, development programs seek to remove the selfishness of the members of society and give them a positive spirit in order for the individual to become a useful member of society, by establishing institution Sat social, trade unions, cooperative societies that work to cultivate the desire to do good in individuals, and here comes the role of religion to find this good quality and the Imam, peace be upon him, says (Do good and do not despise anything), which is work in the field of public benefit, where the Imam set the features of good In many sayings, including (the best of knowledge is what is useful) (the best sermons are what are deterred) (the best of the honorable ones are selfless) (the best choice is the company of the good ones) (the best of righteousness is what comes to the free ones) (the best of charity conceal it) (the best words are truthful) (the best of people is the benefit People) ... etc.
- 4- Rationing or rationalizing expenditures, which is the tax that society must pay for the sake of development. Directing the greater part individual and collective development programs makes it imperative for individuals to rationalize expenditures and eliminating them by additional expenditures that are unnecessary in the life of the individual and society, even for a period of time until it takes Development is its extent and it gives its fruits, and the Imam, peace be upon him, says (You only have from this world that which you repaired your resting place with) He takes from the world as much as it will benefit him in its aftermath, and he says in asceticism (asceticism in the world descends upon you mercy) (and there is no treasure richer than conviction) asceticism and contentment from the elements Virtue in the conditions of development when a society is running to obtain

the largest capital accumulation that will benefit it in the economic development plans.

- 5- Motivation towards advancement (incentives for progress). The advanced industrial countries put the material incentive in front of the producers and investors, persuading them to continue production and investment, and the effects of this incentive are not hidden, but this is not the effect that the religious incentive that Islam creates on the individual producers and investors. The Imam, peace be upon him, says: People of the world have two factors: a worker who worked in this world for the world, whose worldly affairs occupied him for his afterlife, feared for his successor to poverty, and he insured him for himself, and he would end his life for the benefit of others, and a worker who worked in the world beyond what followed, and he who has come from the world without work, So he achieved two fortunes together, and he owned all of the two worlds, so he became a good person with God. He does not ask God for a need and forbids him.) This is about the motives of the Hereafter, as for the world, there are also incentives that push him and urge him to accelerate the pace of production. The Muslim looks at the world for a few days and he has to win every moment of it, because it is not She will return to him if she is gone (Al-Mousawi, 2002, 231).
- 6- The collective sense, that the sense of individualism is the main frustration in the face of economic development, because the capitalist economic system only leads to the progress of individuals and not to the progress of society because it is based on the principle of individualism and separates the individual and society by a barrier of interests, and Islam has shown great importance to the group and made it a reason for progress And individualism was considered a reason for delay and failure, and Islam stipulated, in short, the collective sense of three circles:
- The first constituency (advising to merge with the congregation) on the authority of the imam (affixing to people with visions ... as they are intercourse of generosity).
- The second circle (practical connection with the congregation) his saying (and obligate what the congregation congregation is held upon and upon which the pillars of obedience are built).

- The third constituency (economic dealings with the group) saying (the generous one who gives his kindness).

Second: Human resource development. Human resources are the cornerstone of any economic progress, and are of importance in the process of production and economic development. There are two types of social environments in which There society is born. are backward environments and there are civilized Let's look environments. at the mineral resources that God has given to some peoples. Backward, how did this blessing turn into a curse at the hands of people and the population themselves for not investing it, which made it a reason for its colonization and exploitation by others, and of course the population in such societies becomes a factor of degeneration and delay reversing it in civilized countries crowded with activity and production in which the population factor is positive and fruitful (World 1950, 164), where we find that the Imam, peace be upon him, says about increasing the population from an economic point of view (It is not good for your money and your child to increase, but it is good for your knowledge to increase, for your dream to be magnified and for people to boast about the worship of your Lord, so if you do well you praise God, and if you do wrong you ask for forgiveness God, and there is no good in this world except for two men: a man who committed sins, so he repents them with repentance, and a man who hastens in good deeds.) We conclude from them that in the stage of backwardness there is no benefit from money and the child because they will be a scourge for the person:

- -Knowledge is the way to overturn the backward reality.
- -Knowledge must be associated with good morals.
- -It is imperative that the bonds of the believer be strengthened with God Almighty.

When the environment becomes good, a person is born from its womb, which the Imam described as rushing to good deeds, and in developed societies the population becomes a sign of strength and resilience, so let's assume if Japanese society was twice its current number, its production would have been double what it is now, because the problem is not only in the population. In investing this number.

Third: The development of natural resources. God Almighty created man and created with him what he needs in his life, and he asked him to strive in order to obtain his share of the loaf of bread, otherwise he will lose his share of life. and the resources of life are many and varied and every day scientists come up with a new type From these resources and every day a person discovers a new source of energy sources and a new mineral from minerals, and it is wrong to think that the earth's resources are not sufficient for humanity because misconception was carried out by the capitalist theory, and that the problem does not lie in the nature that God made generous as they believed. In the limitations of human knowledge, the days have brought us new sources of food that humanity has not yet discovered, as Bertrand Bogard says in his book The Great Economic Problems of the Modern Age, that the richness of nature is linked to the capacity of human knowledge, so the better our knowledge of this nature, the better our use of it, as he explains that there is Unlimited production potentials, and there are also free production possibilities that we do not know how to benefit from. Sometimes the reason for the difficulty in exploiting these resources is due to the faltering economic reality, as there are some places that have not been used And she missed her

* Lukuga area in Aln It is run between the Niger and the Banu rivers, containing iron stones, but due to the difficulty of transporting them to the markets, they were not invested.

* In Guinea and African countries, a lot of desirable trees are in wood, but transportation costs prevented their investment.

* Burning thousands of tons of grain, which may be enough to feed the poor of Africa in Canada under the pretext of maintaining the rates of supply and demand, and this is another reason for the waste of natural resources, which is represented by the norms ruling in international trade that is also besides ignorance and the difficulty of investment, and there are also many fishermen throwing Part of their catch in the sea when it is large, because the price drop sometimes exceeds the abundance (Al-Mousawi, 2002, 241), and there is a lot of evidence in addition to the evidence that we see in our reality of the deliberate waste of the enormous potential of resources and the least

example of our country, Iraq, which is what is being done. Its waste of natural gas for oil wells throughout Iraq and what is burned without benefiting from it and a lot of waste in various natural resources and other things, the problem does not lie in nature but in the person who has turned nature into a tool for destruction, so instead of using atomic energy in the production of useful energy, we found it racing. To making atomic bombs and other things.

As for the Islamic view of nature and the incentives it carries that push humanity towards falling into the arms of this divine wealth, as Dr. **Ibrahim** believes that Islamic Al-Asal economics shows the essence of the economic problem, which is the non-permanent pursuit of man to benefit from the abundant goods that the universe is full of with effort and human diligence (Ibrahim Al-Asal, 1996, 98), and there are many sayings of the Commander of the Faithful, Ali, peace be upon him, to clarify the reality of exploiting the land and the wealth from it (and I sought help from your affairs, and I asked him from the treasuries of his mercy that he could not give him other than the increase in life and health of the body and the capacity of livelihood, then he put in your hands the keys to his treasury as authorized You have a question about it, so whenever you want you opened the doors of his grace, and the youths of his mercy He owns the sustenance continued. livelihoods and their management except the sustenance) and many sayings indicating what God Almighty has prepared for the sustenance of his creatures. Today, after the knowledge of mankind expanded, they were able to realize that the energy extracted from the existing hydrogen atom In water it is much greater than the energy generated from the enriched uranium atom. Water is the most and strongest source of energy. The Imam, peace be upon him, said (If you wanted, you would not have taken this water as a light) (Ahmad Amin, 2011, 3/51) What mighty mind could have comprehended The saying of the Commander of the Faithful, peace be upon him, on that day.

Fourth: Important obstacles in investing resources. A report on world development issued by the Central Bank mentioned that the exploited of the cropped land is 11%, while the cultivated land is 26%. If all this land is used well, the human need for food would be

sufficient. There is a reason preventing some resources from reaching some peoples, and among these reasons and obstacles are:

1- Unemployment, which is meant not the participation of a large part of society members in economic activity, and this leads to a decrease in production and thus to an increase in population growth over an increase in production, this is what causes poverty, and unemployment returns to three years

First: It is related to individuals themselves, so some of them are accustomed to laziness and love of luxury. Islam has addressed its urge to work and get rid of laziness.

Second: It is related to work conditions, that is, the individual does not find the field in which he wants to work despite his ability to work, and this is when the economic level is low and the labor market is low, as Islam has dealt with this factor through:

- Preventing the accumulation of money, the Imam, peace be upon him, says (Do not be deceived by the blackness of people from yourself, and I have seen those before you who collected money ...) describing them as Khosrau and Caesar.
- Investing money in charitable works, in his saying, peace be upon him, (The best of money is what helps in the rewards), that is, investing it by opening new doors for those who cannot find work.
- The call to search for work in a new way, as his saying, peace be upon him, (riding horror earns money), meaning if the individual does not find work, he can travel to another place or he rides on horrors and difficulties to reach his goal.

Third: Power and political conditions, political injustice may lead to an impairment of economic activities, so there will be a deprived class and another satiated, and this is what we are currently experiencing due to unstable security conditions, internal wars, partisan conflicts, etc., as stability and security are two important factors in stimulating the economy and motivating it towards work and production.

2- Quasi-unemployment, which is one of the factors of economic backwardness represented by the practical efficiency of the country that did not contribute sufficiently. There is a certain volume of useful employment provided by the worker. If, for example, the workforce is 50%,

this does not mean that all the force contributes to the work despite Availability of time allotted to him, and this condition is due to factors:

Natural factors, for example, the ability of the land to cultivate imposes on farmers to adopt the seasonal plan for cultivation, and this can be solved by activating the law of reviving the land. When the first land is stopped, the farmer will go to the other.

- Psychological factors, there are workers who do not give of themselves what is required of them, for they provide within eight hours two hours useful and the rest of the time goes in the blows of sluggishness and laziness. Scrambler).
- Weak competence, sometimes the cause of disability is a lack of competence, and here comes the role of knowledge and experience in gaining experience and obtaining the required competence, and the Imam, peace be upon him, clarifies the sayings of the relationship of knowledge to work, including (the worker without knowledge is like the one walking on a road, so he does not increase it after him from the road Obviously, except for his need).
- Ignorance of natural resources, countries did not achieve a To know the full potential of its material, and we can decide here that God Almighty has granted every nation some kind of blessings. There is no poor nation and a rich nation, rather there is an ignorant nation that does not know what God has prepared for it and it needs a long time to develop its scientific methods in order to be able to The discovery of its natural sources, for example, the Gulf states did not possess, two centuries ago, only a handful of sand over a long desert, and perhaps some lamented his fortune from those who inhabited that land, and today the matter has changed a lot as it is enough for any person who holds the nationality of that country to live well, and I have discovered The same countries with knowledge and nature surrounding them turned rocks into energy, and iron into tall towers and means of transportation, and the Noble Our'an commanded to strive, and he said (So walk in its tracks and eat from his livelihood and the Resurrection) (Surat Al-Mulk, Verse 15), and Imam Ali urged it Peace be upon the pursuit also through travel in his saying (What is more beautiful in asking than the rides of the sea for trade), it is a call to open eyes to what God

Almighty has bestowed upon His servants of countless blessings so that they can discover through them the important resources for their lives.

4- Inability to exploit resources as a result of scientific or technical shortage, there are many countries that have natural resources but are poor because they cannot invest these resources and their presence does not achieve anything, so progress begins when members of society feel the importance of these resources and seek to obtain them on one side, and the other perpetrator is the availability of technical means In some countries that suffer from a lack of resources when using the new methods, they can achieve a leap in production. An example of this is Japan, despite its limited natural resources, but it used the means of modern technology and was able to jump to the summit of civilized progress, and this goes back to Its tremendous ability to exploit resources and the ease of land and sea transportation also to and from the places of this natural wealth, so the problem of poverty in some countries is not the lack of raw materials, but the inability to exploit or exploit them in a bad way, and the way to reach these means is knowledge and experience, the Imam says. Peace (so exhort the servants of God with beneficial lessons) and urge people to hurry towards nature to exploit its resources from his saying (whoever finds a sweet resource that he drinks from and does not seize it, he is about to thirst and seek it He does not find it) (Al-Mousawi, 2002, 255).

Conclusion

With the intellectual progress that Islam possesses towards issues of development, economy and the role of man, however, the countries that are described today as Islamic suffer from problems that are considered obstacles hindering the process of construction and development at its various levels. Islamic scholars and thinkers have agreed that the foundations for community development are concern for the principle of building and reclamation of the land (And the optimum utilization of the natural resources they contain, and the available human energies in a sound and correct manner by making use of scientific through intellectual progress openness, honoring scholars, securing health and social care, raising the status of work, securing sources

of funding for the implementation of projects and meeting human needs, and it is an approach to Islam. And development gave it lofty civilized and human dimensions, and placed it in a comprehensive holistic framework, ahead of the positivist view that limited development to material development, by means of economic progress through development the requirements for covering service projects raise the level of health in society. The course between development, health, age and work, according to the approach of Islam, inspired by the wisdom and sayings of Ala Mam Ali, peace be upon him.

Research results

- 1- The essence of economic development in Islam is the chapter on reconstruction, that is, to revive the earth and exploit it with its resources that God Almighty used to provide for his material and spiritual needs, and that striving to provide and use these resources correctly is worship to God Almighty.
- 2- Economic development in Islam is based on the principle of dual ownership, restricted freedom, good and specialized work, moderation in production and spending, social justice in distribution, and social solidarity, in accordance with Sharia rulings.
- 3- The individual participates in the development process, the individual with the society with the state to provide production and distribute it fairly according to specific and binding legal rules, in addition to moderation in spending and consumption, which is the way to sustainable development to prevent waste and extravagance.
- 4- The economic development path of Imam Ali, peace be upon him, through public health that leads to prolonging life, increasing the workforce, and providing the funds required to cover service projects and providing facilities that interfere with the health conditions of the community, and by means of these funds schools and hospitals are established and universities are established, raising the health level In society, a healthy society is able to work, and in this way the cycle is integrated between development, health, age and work.
- 5- The economic problem facing the world mainly does not depend on ownership, rather it depends on the nature of man and his dealings with different institutions and the rest of society,

- and as Mr. Sadr diagnosed that the problem is a problem of contradiction between the private and public interest, and that economic policy aims in general to achieve Efficiency (the highest degree of economic return) and fair distribution (fair production consumption), but experience has proven difficult to combine these two goals.
- 6- One of the priorities of the important foundations for the establishment of economic development in Islam for any country is to focus on the basic and secondary factors that help any development process, most notably capitalist formation, good management and technical development, with collective participation and legal and creative factors with new and constructive ideas.
- 7- Attention to the requirements of economic development in Islam through human development, the development of existing natural resources, their discovery and proper exploitation, in addition to developing human energies and preserving them from backwardness and unemployment.

Researcher's recommendations

- 1- Paying attention to the interconnectedness of traditional material development with Islamic development with a committed faith and legal rulings, and to benefit from the development experiences of the socialist and capitalist stages, after comparing them with the rational Islamic phase.
- 2- Taking into consideration the importance of the land and its neighborhoods according to the principle of the architecture of the land, discovering its natural resources, and properly utilizing them to meet the necessary needs of the general interest of society.
- 3- Paying attention to education, training, technology transfer, and benefiting from technical development and modern methods, in the exploitation of natural, human and financial resources, in order to provide for the needs of society, and to avoid economic dependency.
- 4- Urging the community to interdependence and compassion in accordance with societal brotherhood and humanity, and to set controls for production and consumption to address the problems of unemployment and poverty, waste of resources and environmental pollution, and avoid waste and extravagance.

5- Choosing the people of knowledge, knowledge and piety, both in his field, according to the principle of specialization and division of work, and benefiting from the judgment and sayings of the Commander of the Faithful, Ali bin Abi Talib, peace be upon him, by defining some of the important foundations and requirements for economic development in Islam and adhering to them according to the reality and available resources.

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