

The Intellectual Foundations for Building a Strong Economic System

Djabari Messaoud

Djelfa University (algeria), djabarim1996@gmail.com

 ORCID: <https://orcid.org/0009-0008-2690-6691>

Received: 22/04/2024

Accepted: 08/07/2024

Published:20/07/2024

Abstract:

After Islamic civilization led humanity for many centuries with visions that considered the nature of humans and balanced between their living needs in various fields of life as well as their spiritual dimensions, it experienced decline and deterioration. The Industrial Revolution in Europe then came to dominate the world with materialistic theories and philosophies that distanced humans from their humanity, leading humanity into misguidance and deviation. Here, a group of Muslim thinkers emerged to develop methods for the renaissance of Islamic civilization in various aspects of life, including the economic aspect, where money is considered the lifeblood of life. They established intellectual foundations that consider human nature and divine guidance through the teachings of Islam and its wise values

Keywords : Islamic thought , economic system , the West

I- Introduction:

After being the leading civilization for many centuries and the center of attention for all other civilizations, Islamic civilization faced modern European invasion which disrupted its balance and undermined its position among nations. This led to the disintegration and fragmentation of Islamic civilization due to intellectual, cultural, political, social, and even civilizational reasons, which require extensive scientific studies beyond the scope of this discussion. Consequently, the West dominated Islamic societies materially and morally, invading them in all aspects of life, including social behaviors that were fundamentally based on fixed moral values. After military and material control through force, the deterioration of Islamic societies continued in various aspects of life.

Amidst this Western European dominance, Muslim thinkers and reformers emerged to revive and elevate Islamic civilization in the face of prevailing materialistic Western thought. Among them was the thinker Abu al-A'la Maududi, who responded to Western materialistic philosophical theories and attempted to restore Islamic concepts to the structure of Islamic societies in understanding and application. He outlined the features of civilizational renaissance for the Islamic nation, including the economic aspect in Islam, establishing a set of intellectual foundations to advance the economy based on Islamic principles, leading to the prosperity and advancement of Islamic society.

This scientific study is significant due to its intellectual basis, which is foundational in civilizational building. It also aims to intellectually establish the economic aspect in contemporary times, highlighting Abu al-A'la Maududi's perspectives on this topic. Related topics can be addressed in specialized scientific studies, such as Maududi's economic theories and their impact on the renaissance of Muslims, the integration of the Islamic economic system with ethics in theory and application, and the social, political, and civilizational functions of the Islamic economy. This will enrich human thought in general and Islamic thought in particular in terms of understanding and application.

. Foundations for Building a Strong Economic System:

To build a sound economy for a prosperous, advanced, and civilized society, economic and financial issues must be viewed from a perspective based on general principles that consider Islamic civilizational values without distancing from the diverse, intertwined, and interconnected global human reality. Detailed aspects should then align with the social reality of various ethnicities, sects, and groups, considering the specificities required by circumstances. Key issues that need attention in theory, organization, application, and management include:

First - The Importance of Economic Awareness :

Economic awareness (Malek Bennabi, 2005, p. 30) did not develop in the Islamic world as it did in the West. In the West, the economy became a fundamental pillar of social life, a core for its organization, a principle for individual conduct, and an ideal for families (Malek Bennab, 2005,p. 35). In the Islamic world, however, the issue is not about financial capability but about mobilizing social energies – humans, land, and time – in a renaissance project driven by a civilizational will that does not shy away from difficulties or become arrogant over the simple means currently at its disposal (Malek Bennab, 2005,p. 70). Due to their current circumstances, Islamic countries are compelled to export raw

materials, which they cannot process and manufacture locally. This leads to a new phase in confronting the Washington/Moscow axis, where industries of conversion and change occur (Malek Bennab, 2005, p. 30). It is then imperative – from a civilizational and economic necessity – to understand that any economy, especially one based on the Islamic system, has functions. Among the most important of these functions (Mahmoud Al-Khalidi, 1989, p. 11) are :

The first function:

Satisfying the basic needs of all members of society: security, health services, and education .

The second function:

Achieving social balance, as Islam provides a doctrine balancing individual and community, establishing social solidarity on the basis of Islamic brotherhood .

The third function:

Elevating the higher values of society, as Islam focuses on establishing high values in the Islamic community, such as interest-free lending.

Religious texts in our Islamic system call for Muslims to ascend the ladder of values. The Prophet (peace be upon him) said: "The example of the believers in their affection, mercy, and compassion for each other is like that of a body. When any limb aches, the whole body reacts with sleeplessness and fever" (Muslim 2006, Hadith No.: 2586). Social solidarity is essential in Islamic society, as poverty and destitution in Islam are serious social diseases that must be eradicated.

Second - Understanding the Social Reality in Its Economic Aspect :

With the advancement of civilization and civilizational development, it has become necessary (Maududi, 1981, p. 20) :

1 .That the disparity in earnings among people is according to their differences in talents, abilities, and readiness; some earn more than they need, some cannot earn enough to meet their needs, and some earn just enough to get by .

2 .That inheritance becomes a factor of happiness or misery among people; some inherit wealth and face life with comfort and ample opportunities, while others start life with hardship, struggling to make a living, and some find themselves unable to earn at all .

3 .That in every village or city, there are people unable to earn a living, like children, the elderly, the weak, and the sick .

4 .That there will be servants and masters, employers and employees, widening another scope of livelihood through service and wages, just as through agriculture, industry, and trade.

These phenomena are natural to human civilization and are not inherently a disgrace to humanity. Instead, people strive to mitigate them (Maududi, 1981, p. 21, 22). Personal ownership and the variation in people's material conditions should not be considered corrupt as long as they are natural. If high morals governed people's actions and a political system established justice with its authority and strength, corruption would not emerge, nor would people suffer from the tyranny of evil. Instead, the tyranny of evil arose among those who attained abundant livelihood due to their inherent advantages. After that, they were influenced by selfishness, greed, and indulgence in desires, leading to moral corruption. Satan beautified the idea of consuming excess wealth for personal pleasures or investing

and saving it for expansion and control over the less fortunate, turning them into their servants, controlling their livelihoods. This evil teaching, inspired and beautified by Satan, led the wealthy to deny the rights of those who had a lesser share of life's amenities or those whose share was insufficient to meet their needs(Maududi,1981, p. 24, 25).

Civilization requires certain essentials (Maududi,1981, p. 20, 21) such as :

1 .Increased and varied human needs, which individuals cannot prepare alone, leading some people to provide for others' needs and vice versa .

2 .The exchange of life's necessities, gradually introducing a medium of exchange – money .

3 .The increase of tools for producing life's necessities, facilitating means of transport, and preparing communication routes to enjoy all modern inventions and discoveries .

4 .Assurance that what a person earns by their effort remains theirs and can be inherited by their relatives after their death.

Thirdly - Understanding the System of Life in Islam:

It is wrong to say "that the Islamic economic system alone ensures human success and prosperity unless it is accompanied by Islamic beliefs (Al-Khalidi,1989, pp. 7, 8) and ethical teachings, as well as Islam's social and civil methods (Khalidi,1989, p. 38). The Islamic economic system is closely linked to other Islamic systems: political, legislative, civil, and ethical, along with Islam's social methodology and style of governance. The origin of Islam's ethical system lies in an unshakable belief that one must be a believer in a living, omniscient God who is capable of everything, and certain that his Lord will hold him accountable for all his actions, and that he has a return to another life after his soul departs his body. Then, he stands before the Just God who will reward him for his deeds, good with good and evil with evil. One must also believe that Muhammad, peace be upon him, was sent by God to all humans with a book containing the way of life and ethical teachings, and that the Islamic economic system is an inseparable part of the Muhammadan message and its teachings. Everything the Prophet, peace be upon him, commanded regarding the economy and wealth was revealed to him by his Lord. Whoever does not accept this belief in its entirety and detail, and does not resolve to follow the Islamic ethical system completely, and the comprehensive Islamic methodology for all human life, and only takes the economic system from the Islamic way of life, will not benefit much from it and will not be able to implement it fully and completely" (Maududi, 1981 , pp. 69, 70). There is also a strong connection between the world of economy and civilizational values. This connection makes it impossible to envision the success of an economic plan with numbers, statistics, and material tools unless its implementation considers the intrinsic value of the human being as the primary economic value, provided that his will is derived from a "civilizational will" (Malik bin Nabi, 2005, p. 64) with specific principles and foundations. Therefore, "if we want to establish a system for human life, we must know the position of man in this universe, his function, and the purpose for which God created him" (Maududi,1981, p. 71). Conversely, it is a clear and grave mistake to try to reform the corruption of human life or to fill a gap by making a single issue of life's diverse issues crucial and important, thinking that it alone encompasses all of life's issues and that all life revolves around this particular issue. If we do so, we would have corrupted rather than

reformed. Therefore, we must contemplate—without prior bias to any theory—the system of human life as a whole, and scrutinize the philosophy of life in all its details, to be able to identify the type of corruption, determine its location, and reach its origin and factors (Maududi,1981, pp. 14, 15). On the other hand, in the Islamic system, a person is free in his economic activity and has a free hand in obtaining life's amenities and worldly goods. He owns what he has earned from the lawful and what he has obtained by the sweat of his brow and the effort of his arm. Thus, members of society differ in wealth and fortune according to their efforts and circumstances. Therefore, some are above others in livelihood and life's comforts, according to their varying abilities and talents. Since this is natural, Islam acknowledges it and then sets rules to prevent rights from being diminished and people from encroaching upon one another, and to restrain those who attempt to exceed natural limits (Maududi,1981, p. 54). Among the most important of these is the absolute prohibition of committing the crime of consuming and giving interest (Maududi: 1990, p. 104) .

The economic renaissance of the Islamic world is initially linked to the necessity of this Islamic world unleashing its psychological dimensions and freeing itself from the legacy of the post-Almohad era of superstitions and complexes, and imaginary assumptions. This makes the human being the primary economic value, as he is the means through which the development plan is achieved, and the point where all the main lines in the proposed programs for implementation converge. The investment programs in Islamic countries are still far from placing the human being in this rank, as he is the means whose effectiveness changes as changes occur in the scope of economic growth (Malik bin Nabi: 2005, p. 77).

The paths of goodness in the Islamic system are wide and numerous, and Islam considers this to be of the highest morals, making it an ideal for people and calling for it on every occasion. When this generosity prevails in human society and this ethical loftiness dominates, the most honorable and esteemed in society will be those who spend their earnings on themselves and those around them. Society will not look with favor and esteem at those who diligently save money and expand their wealth, only to invest and accumulate more. To eliminate the stinginess of souls and their greed for money, we must treat this selfishness with ethical teachings alone (Maududi,1981, p. 59) so that we may gather dignity and honor (Maududi ,1987, p. 284).

If we look through history, we will see that the Companions of the Prophet Muhammad, peace be upon him, “lived in huts and tents made of wool, unaware of the embellishments and glamor of civilization. They did not care about luxurious clothing, food, weapons, or mounts, but despite all this, they had a prestige and fear in the hearts of the world that this nation did not have in the Umayyad or Abbasid era, or any era after that. They did not possess wealth, but they possessed the power of conduct and character, to which the whole world submitted in reverence and honor. As for those who succeeded them, no doubt, wealth accumulated in their hands, their government extended across the land, and they had the adornments and glitter of civilization. However, none of this compensated for the weakness of conduct and character they suffered from” (Maududi ,1987, pp. 284, 285). What must be affirmed in this context:

- 1 .Any social system or economic principle cannot be true and effective unless it exists in a situation that does not conflict with the elements of the prevailing personal equation in the milieu where it is intended to be applied (Malik bin Nabi ,2005, p. 18).

Imported legal systems from European countries, with their psychological, social, and ethical realities, among other things, do not benefit when applied in countries that differ from them in the philosophy of life and their general social structure. The intellectual orientations of the ruling class in a country do not matter here, separated from the general orientation of that society, as is the case in most Arab and Islamic countries, where there is a disconnection between the ruling class with its intellectual and ideological leanings and the general society with its orientations, values, customs, and traditions.

2 .Any economic system is directed by the moral forces that give it a human interpretation and a historical purpose. At its inception, it carries the mark of a choice between "utility" and "need," and its core social function is renewed by this initial choice (Malik bin Nabi: 2005, p. 23)—utility or need. We “do not live to eat, but we perish if we do not eat” (Malik bin Nabi: 2005, p. 40)

3 .Islam has principles of commendable freedom in trade, avoiding burdening people with taxes, and dispensing with tolls when transporting goods and commodities, among other morals, making the economic system merciful to society (Maududi ,1981, p. 68). It also understands human nature and the human instinct inclined towards the love of possession and spending, which every human is naturally inclined to... "Beautified for people is the love of that which they desire – of women and sons, heaped-up sums of gold and silver, fine branded horses, and cattle and tilled land" (Surah Al-Imran, verse 14).

Fourthly, there are prohibited ways of accumulating and spending wealth in Islamic thought, as viewed by Maududi:

Human beings are inherently inclined towards the love of wealth and riches. However, the concentration and hoarding of wealth among a few individuals harm social livelihood in general, as each person continually strives to increase their wealth, leaving thousands unable to earn anything at all. The accumulation and saving of wealth are not due to people's stinginess, greed, or fear for their future; rather, it stems from their desire to earn more than they actually need Maududi: Riba, pp. 149-150. This inclination towards accumulation and hoarding is exacerbated by the current social system, which artificially encourages people towards stinginess and maximizes wealth accumulation to its extreme limits through its artificial measures. It persuades them through incentives and threats to spend less than they can and save more than they need, which leads to reduced consumption of goods in markets below their potential limit. This continuous cycle undermines the possibilities for trade, industrial progress, and economic advancement, while increasing the concentration and hoarding of capital among a small percentage of the population compared to the modest incomes of the majority Maududi: Riba, p. 149.

The wealth that could benefit hundreds and thousands of people should not be enjoyed solely by one individual according to their whims and desires. It is unjust for wealth that could sustain the lives of many of God's servants to remain in the hands of a very small group. However, this does not imply that Islam seeks to deprive humans of all their wealth. Islam acknowledges that everything a person earns or inherits is their rightful property, and it is permissible for them to display the blessings of God upon them in their clothing, food, residence, and transportation. The intended purpose of Islamic teachings is for people to live a good life and to uphold the rights of their relatives, friends, neighbors,

fellow countrymen, people of their nation, and all of humanity Maududi: Principles of Islam, p. 163.

"Islam, when it disapproves of the accumulation of wealth, encourages the wealthy to use their money for themselves and to help others who need this favor in meeting their needs. This ensures that money remains in circulation and in constant movement. As for those who desire to save a portion of their wealth, the society imposes a yearly 2.5% levy (Zakat) on them, which is distributed to those unable to earn their livelihood and to those whose earnings do not meet their basic needs and requirements" Maududi: Islam and Economic Problems, p. 61.

One of the most prohibited ways of accumulating wealth includes:

1 .**Gambling**: "Indeed, intoxicants, gambling, sacrificing on stone alters to other than Allah, and divining arrows are but defilement from the work of Satan, so avoid it that you may be successful. Satan only wants to cause between you animosity and hatred through intoxicants and gambling and to avert you from the remembrance of Allah and from prayer. So will you not desist?" Quran, Surah Al-Ma'idah, 5:90-91.

2 .**Hoarding**: Islam prohibits the hoarding of grains, foodstuffs, and goods essential to people's needs. Hoarding these items out of greed leads to price inflation, resulting in crises and hardships for livelihoods. Islam also prohibits delegating means of livelihood to an individual or group in exchange for known compensation, thereby restricting the distribution of sustenance among people. Additionally, Islam prohibits earning methods that lead to disputes or conflicts, or where profits or losses depend on unknown chances, without defined limits or clear rights Maududi: Islam and Economic Problems, p. 56.

3 -**Ghulm** (oppression): Selling goods for more than they are worth...

4 -**Tadlees** (deception): Concealing defects in goods from the buyer knowingly by the seller...

5 -There are other ways as well to earn money, such as theft, robbery, cheating in measurements and weights, betrayal, bribery, embezzlement, prostitution, monopolization, usury, fraudulent deals, scams, manufacturing and trading of alcoholic beverages and drugs, spreading immorality among people... Islam has also prohibited certain forms of earning such as dancing, singing, prostitution, and alcohol trade... and drugs and other prohibited acts and immorality... and were not limited to prohibition, but also prohibited their industry and preparation and trade, buying and selling, and Islam does not consider prostitution a profession or dancing a craft or singing a means of earning, and money from these sources is not considered halal money, but all profits that yield profit for some people and harm others or human society, such as bribery, theft, and dishonesty, are considered crimes by Islam, and punishment is imposed on them... Islam has also forbidden riba, and Almighty God said about it: "God destroys interest and gives increase for charities" Surah Al-Baqarah, verse 276, and "God has permitted trade and forbidden interest" Surah Al-Baqarah, verse 275, as well as warned those involved in it, "So if you do not desist, then be informed of a war from Allah and His Messenger" Surah Al-Baqarah, verse 279. And this will be detailed in what is to come by the permission of Almighty God.

As for spending money, Islam has established a strong barrier between a person and what he spends on his desires and pleasures, and prevented him from extravagance and luxury, and allowed him, in return, to spend his wealth moderately and moderately in

living, and urged cleanliness of attire and did not prohibit a person from living a moderate good life, and whoever has surplus money after fulfilling his needs, Islam has adorned it for him to be among the virtuous spenders in the path of goodness and public welfare... What destroys wealth is extravagance and waste... and straying from the paths of righteousness and goodness... Islam when strict in prohibiting interest, deception, deceit, theft, monopolization, extortion... rather every action leading to the corruption of oneself or others. Islam imposes some restrictions so that a person spends his wealth on aspects that harm society or his own ethics or religion, so it is not possible for him to spend his money on corruption and sin like alcohol and gambling and fornication and others, and it is not possible for him to live a luxurious or extravagant life beyond necessity, for he should not indulge and stay awake neighbors in the middle of the night .

Mawdudi: Islamic government, p. 371 ..., and considers it behavioral deviations that cause destruction and destruction to society, so the issue originally returns to the factor of faith in God Almighty, so he who restrains the self from its evil and keeps it deep in fear of what is forbidden, even if it achieves great profits. This factor alone ensures positive results in the general benefit and pushes the harm away from the individual and society... So when it is known that the prohibition of usury in Islam must understand a set of social/economic issues in our lives, so we can be fully aware of what is around us internally and externally. And these important issues:

A. There are principles that Islamic thought is based on, including:

1 .Islam was established - in all matters of life - on a basis that does not contradict the principles of nature, nor does it dominate any aspect of it, nor does it ignore the reality of its realities, so if a person has deviated from a nature base, he took his hand and guided him on its eternal straight path...

2 .The second basis on which all its principles were built in social reform: that it is not limited to rule-making, but supports it with an encouragement to the honorable manners and the reform of ideas and the refinement of souls, to be vigilant in continuing to work with those rules, and thus decisively ends evil at its inception, and uproots the agents of corruption from its roots. Islam considers the issue of moral education of man one of the fundamental issues, and moral education is not achieved except if opportunities are available to the individual to perform the good arising from his free will in the social system of the country, to develop in it the manifestations of righteousness and charity and compassion and compassion and other moral pride. In this way, Islam is not limited to legislative authority in establishing economic justice, but focuses in this regard on the psychological and moral rehabilitation of man, on improving his taste, on changing his criteria of thinking, on sharpening his moral sense in himself, which pushes him to pay the fair and justice and kindness, and if all these measures have failed to reform the individual, then the Islamic society should be in its frontier and strength where it forces him to adhere to the requirements of justice and its limits through collective pressure, and if this pressure does not affect this pressure, then Islam uses the force of the law to establish justice in God's land by forced means .

Every social system is limited to establishing justice only by the force of law and binding man with restrictions that deprive him of his ability to do good and good through his free will, so it is a system that is invalid in the eyes of Islam...

3 .The third basis of Islam is commonly seen in all its systems: that the government does not resort to force, nor does it use its strict provisions except in the inevitable necessity that cannot be avoided...

And based on the above-mentioned three bases, Islam affirmed in the economic issues of human life all the natural foundations upon which a stable human economic structure stands without the need for modification...

"And Islam, in its system—this—only opposes unnatural seeds that have infiltrated into the field of economic affairs and were chosen by humans inspired by Satan. Most of what Islam does in the process of uprooting these strange seeds is driven by its teachings of moral reform and encouragement towards good deeds, with minimal interference from the government.

B. That the political system wields a strong hand in formulating laws by politicians, as the powerful—and these wealthy ones have hardened their hearts so that they no longer sympathize with the destitute nor lament the plight of the poor. They have become narrow-minded and burdened in their chests; they no longer perceive that their harshness will drive many of their own people to commit crimes and indulge in sins, leading them away from the lawful means of livelihood that separates them from obtaining it through a straight path, thus descending into a deep pit of malice and moral corruption, becoming susceptible to diseases and moral decay. (Maududi,2005, pp. 25, 26) are free, released from all constraints, enabling them to exert their efforts for personal purposes and self-interests, resulting in harm (Maududi,1981, p. 41) to both society and individuals.

C. That the honor and dignity of Muslims are entirely dependent on financial wealth (Maududi, 1987, p. 238).

D. That there are principles for financial transactions. Among these principles:

1 .Upholding human freedom without imposing any restrictions except as necessary to achieve the happiness and prosperity of humanity. Each individual of the human species is accountable before Allah individually from the perspective of Islam, and this accountability will not be collective; each person is responsible as an individual. Islam gives economic freedom the same importance as moral and political freedom, and if economic freedom is lost, political and moral freedoms are lost as well. Islam establishes economic principles that grant individuals more freedom than imagined in acquiring sustenance and livelihood, without imposing obligations and restrictions except as required by the public interest and their genuine happiness (Maududi, 1987, pp. 78, 79).

2 .That Islam does not oppose natural principles, nor does it limit itself to legislation; rather, it urges people towards moral excellence and self-purification to eradicate evil from its roots. The government does not employ force and compulsion except where absolutely necessary.

3 .Earning money: Islam acknowledges the individual's right to seek the means of living on God's earth and to exert efforts in what he loves and desires in acquiring the amenities and necessities of life. Islam has clarified for humanity what is prohibited in economic methods, comprehensively explaining after banning everything that harms or damages civilization like intoxicants, evils, prostitution, dancing, singing, and gaining from them. It has also forbidden bribery, theft, usury, gambling, injustice, fraud, and monopolization.

4 .Islam recognizes individual ownership, but it does not allow the individual unrestricted freedom in consuming his wealth (Maududi: 1981, p. 57) and spending his riches, but rather sets limits for every method of managing money. Every expenditure spent in corrupting morals or harming society is forbidden. If he has surplus beyond his needs, he spends it in the path of goodness and public benefit, as Islam has defined limits for spending surplus wealth in trade.

Islam does not permit anyone to spend his money on acts of immorality and vice. Therefore, it closes the door to the consumption of intoxicants, gambling, adultery, enslaving free men and women, and selling them in markets like dumb animals, wastefulness, excessive luxury, and extravagance. It also does not allow him to satisfy himself while leaving his neighbor hungry. He is not entitled to benefit from his wealth except through a known and legitimate path. If someone wishes to earn money by investing his surplus wealth beyond his needs, he may do so, but in the manner permitted by Allah Almighty, without exceeding the boundaries set by Sharia in this regard". (Maududi,1987, p. 101)

"Thus, lending with interest was prohibited, and Islam permitted spending money in trade or industry, managed either individually or in partnership with others, where all partners share equally in profit and loss. Islam prohibited hoarding wealth and saving excessively by the rich in their expenditures, and required an annual payment of 2.5% from surplus wealth to the communal treasury (Bait-ul-Maal, the community insurance company).

In Islam, whether wealth is little or vast, it is subject to division and distribution after three generations (Islamic inheritance system), inevitably leading to general fragmentation and distribution.

The Islamic economic system is closely intertwined with other Islamic systems—political, legal, civil, and social—based on a unique ethical system rooted in Islamic belief that remains steadfast in faith in Allah, the Last Day, and in the rewards and message of Muhammad (peace be upon him).

Zakat (obligatory charity) plays a vital role in community building in Islam, as it is imposed on those possessing the requisite amount of wealth, including agricultural produce, livestock, and certain other assets, constituting an important pillar of Islam (Maududi, 1984, p. 125).

Islam prohibited usury and abolished its system, requiring every individual with wealth to pay its 2.5% annual zakat under its conditions, thus ensuring moderation in the nature of wealth (Maududi: 1984, p. 151). Zakat does not diminish wealth (Maududi,1981, p. 64), and it eliminates all its harmful effects (Maududi, 1981, p. 64).

Thus, Islam instituted zakat (obligatory charity) (as well as) the inheritance system in the construction of a healthy social system. Consequently, the wealth accumulated by an individual in a community when deceased is divided among his heirs, lest the society become a permanent congregation (Maududi, 1987, p. 102).

Islamic economics is committed to serving the community by dedicating wealth—trade, agriculture, livestock, etc.—to service, resulting in its enrichment (Maududi: ,1987, p. 64). Thus, if people in any country in the world take zakat in the Islamic way and then

divide it into the categories mentioned in the Quran, there will be no Muslim lacking in his essential needs (Maududi,1987, p. 64).

Zakat funds are spent only on the poor and needy in the community, and on those who are engaged in its work, and on those whose hearts need to be reconciled and in debt, and in the way of Allah and in the way of the son of the road as an obligation from Allah, and Allah is knowing and wise (Surat Al-Tawba, Ayah 60). The best way to utilize zakat funds is to collect them in a common fund that guarantees assistance to the poor who are unable to earn a living, and to keep their hands away from their share of the benefits of life, as this is one of the best types of social security and is closest to the interest of the community(Maududi ,1981, p. 61).

"And Maududi sees that among the worst injustices is for someone to possess immense wealth and reasons for luxury and extravagance that are almost beyond enumeration, enjoying towering palaces and riding in luxurious cars, while around him are thousands of his poor brethren who can scarcely find a way to bread, and thousands of capable individuals capable of work wander around idle on their faces. Islam detests such a man and fights his influence, for such extravagance is nothing but the characteristic of disbelievers who have learned from their civilization to hoard their wealth. As for Muslims, their religion teaches them that if Allah has blessed them with sustenance beyond their needs, they should not hoard it but rather give to their brothers what they lose, to fulfill their needs, and thus be capable of earning their livelihoods.

(Maududi, 1984, pp. 126, 127). And among the benefits of zakat in this world is that Muslims cooperate and equalize among themselves, so that none of them remains disgraced or hungry, with the rich ensuring the needs of the poor, and allowing the poor to extend their hands to the rich for assistance. They do not spend their wealth in extravagance and luxury, knowing that in their wealth there is a right for orphans, relatives, the poor, the needy, and the incapacitated among the members of their community.(Maududi: 1984, p. 126).

Conclusion:

After studying this subject, the intellectual foundations for building a strong economic system have led us to a series of conclusions that we mention as follows:

-Abu al-A'la al-Maududi is a prominent intellectual figure who played a role in developing a set of theories related to the values and teachings of Islam. There are many scholars, thinkers, and philosophers who have a high interest and expertise in the field of finance and business, both in theory and practice, linking all of this to the rulings of Islam and its teachings.

-The cultural advancement of the Islamic nation is undoubtedly linked to economic prosperity according to Islamic values.

-The cultural advancement of the Islamic nation, especially in its economic aspect, is necessarily linked to its moral aspect. The moral principle in Islam is steadfast, not relative.

-Usury heralds the collapse of human civilization and the destruction of humanity, according to the views of Professor Maududi.

-There are ways used by humans to earn a livelihood that are prohibited in the teachings and rulings of Islam, such as gambling, monopolization, injustice, deceit, theft, rape, cheating in weights and measures, bribery, embezzlement, prostitution,

monopolization, fraudulent transactions, the production of alcohol and intoxicants, and their trade.

-There is no contradiction at all between spiritual dimensions and the healthy human nature, and between reconstruction, stewardship, and social advancement in the arena of life.

-There is completeness and coherence between humans, the universe, and life, in terms of stewardship and reconstruction.

- The methodologies and programs outlined in various aspects of life must be linked to a comprehensive view of civilization problems, requiring radical solutions aimed at renewal. Leadership, initiative, and sovereignty..."

Bibliography:

- The Holy Quran.
- Muslma. (2006) sahih muslma, kitabi: albari w alsilat w aladab, bab: tarahum almuminin wataeatufihim wataeaduduhum.
- Almodudi. (1981) al'iislam w muedilat aliaqtisadi. Dar al-Risalah for Printing, Publishing, and Distribution, Beirut, Edition.
- Almodudi. (1990). alriba University Press Bureau, Algeria. 2nd Edition
- almududi: nahn w alhadarat algharbiatu(1987)., Saudi Publishing and Distribution House, Jeddah.
- Mahmoud Al-Khaldi.(1987).Sociology of Islamic Economics
- malik bin nabi, (2005) . almuslim fi ealam aliaqtisad . Dar al-Fikr. Damascus. Syria, 3rd Edition .