

FINANCIAL CRISES AND WAYS OF SOLVING THEM IN THE LIGHT OF THE HOLY QURAN "OBJECTIVE STUDY"

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ABSTRACT: *The Qur'an tells one of these important aspects of life, the economic aspect. The Islamic economic system is a rational economic system that takes into account the best people in this world and in later generations. It is an innate system because Islam originates from instinctive religion. In their other economic crisis, the Qur'an has developed a comprehensive sacred plan based on this system. The Qur'an also reveals the value of money and its important role in people's lives. It is the return and foundation of the economy. He explained how to use it and invest it in a legitimate bank. Usury, gambling and theft, injustice and fraud, and the provision of legal and permissible income resources; freedom of movement, imposing zakat, and calling for spending on socially beneficial aspects, as well as other principles and foundations of this economy.*

Keywords: Financial Crises , Light of the Holy Quran

1. INTRODUCTION

Praise be to God who revealed the Koran and the guidance and peace on the messenger, mercy to the worlds, our master Muhammad, and the mercy of God from his companions and followers and those who followed them with good faith and walked on the approach of the Koran to the Day of Judgment.

After:

The Qur'an speaks about one of these important aspects of life, the economic aspect. The Islamic economic system is a rational economic system that takes into consideration the best of man in this world and in the Hereafter. It is an innate system because Islam stems from the religion of instinct. Their other economic crises, The Quran has drawn up an integrated divine plan based on this system. The Qur'an also revealed the value of money and its important role in the lives of people, and that it is the return of the economy and its basics. He explained how to exploit it and invest it in legitimate banks. ; as usury, gambling and theft, injustice and fraud, and to provide earning resources legitimate and permissible; freedom of action, and the imposition of zakat, and call for spending in the faces of good beneficial to society, and other principles and foundations of this economic system.

The importance of the study lies in clarifying and explaining the most important solutions to the financial crisis through the Quranic verses that lead to achieving stability and economic balance. The Holy Quran has put human society in the right way in crisis solutions. He pointed out the logical solution to reading the solution and realistic, without crises, especially with regard to the contemporary global financial crisis.

In the perspective of many of the owners of the Islamic economy may consider that the occurrence of financial crises an opportunity to demonstrate the Islamic teachings in various economic transactions, as the essence of the financial crisis lies in the violation of the Lord's approach as it is able to get out of the crisis , and we must follow all the ways and means to show the world The principles and teachings of the Islamic economy in general and Islamic law in general have been agreed upon; because

the West did not recognize the reality of Islamic law for our negligence and negligence in communicating it and publishing it. Now the means are available to provide the Islamic economy in a manner acceptable to the people, its problems caused by the different economic systems, And for the West to recognize Islam and its legitimate laws.

2. METHODOLOGY

2.1 solutions to financial crises in the light of the Holy Quran:

The concept of the financial crisis as a general from side social status as: ((stopped events the organization expected and disturbed habits and custom than requires change quick to restart balance to configure habits new more suitability)) [1].

It has its meaning improve Ahmad Khudairi as: ((moment critical and decisive related destiny entity management who was wounded by problem so difficulty sharp before adopted the decision make it in a confused extremely, and so on they are related in two dimensions: The threat Dangerous Interests and objectives current and future. Time Selected Available to take the decision the appropriate to solve Crisis)) [2]. In economic terms, the crisis is defined as: (a phenomenon you know with their results, and from manifestations collapse stock exchange, occurrence speculation cash big and convergent, and unemployment permanent)) [3].

The financial crisis is one of the important issues to identify the most important reasons that led to the crisis, and then to explain the solutions to that crisis. The world witnessed a financial crisis that began to appear in 2007 and its effects have spread to the present time. The level of employment, the level of individual incomes, not to mention the negative impact on the financial markets. This led many to try to search for the real causes of the crisis, especially as the infection of the crisis swept most regions of the world, and since the Islamic economy - derived from Islamic law - a perception and a different position in terms of The Reasons, and in terms of effects; the review of the contribution of banks as part of the Muslim - loop economy under the Islamic - financial crisis is of great importance , especially in light of the widespread Islamic banks locally and globally.

Those who study the Quranic verses on economic topics note the extent of stability and economic balance that will be achieved in the society if they were to be implemented. It can be said that it is possible to devise economic problems through

the Quranic texts to achieve economic stability. Some of which are classified under the demand organization, others that can be classified under the supply regulation, and others that can be categorized as economic stabilization policies. The auditor may also note the categorization of preemptory signs of action or of certain behavior within stabilization policies Economic either directly or indirectly, and the representation of these previous facts through Quranic verses, it can be organized by the economic demand through the commitment to the content of the verses of RDM in the Holy Quran in many fence spending, as can be seen saying the Almighty: As one of the most prominent verses in which the work of its content leads to the stability of transactions, subsidies, and future payments, and the consequent regularity of the economic wheel in society. These controls may be explained in some verses of the Holy Quran in the following demands:

a. double the reward of spending for the sake of Allaah:

That was a great reward expressed by this verse fresh Bolvazaa, as the bells of Tssal knocks hearts; Vthid for them to squeeze spending [4], then came the verse: A confirmation of that reward, and a warning of the abolition of pain and harm, of the abuse of Almtasidq, or showing off, and so on, where the verse indicates that that is one of the inhibitors of business, it is bad work, spoils good work, and frustrates his reward and reward [5].

The generous people praise those who spend their money for the sake of Allah, and then they do not follow these charity and expenses from us for what they have given, and do not hate those who do well to them. They spend their money and believe that it is a deposit and they have a trust in their necks. The path of Allah is a blessing and does not encourage them to follow them with the words of manna and harm, because they know that they have no money except what they ate and they did not eat, or what they wore, or what they believe, so they stayed, so the rest is for their charity. The Day of the Great Fears; Fear people and fear, and do not grieve when people grieve [6] For Motassadeq and his money for the sake of the donor be God to heed the loss of his wages as may happen from him manna and harm and shaming, was Abdul Rahman bin Zaid bin Aslam [7] he says: «My father says, if you give something a man, and I saw that your peace weigh it, Refrain your peace with him», «The prohibition of God on His slaves manna Balsnaah, singled out by the recipe for himself; because it subjects the reproach and perturbing, and God Ifzal And the reminder that the poor and the harm is blameworthy, because the poor person who takes charity is broken for the sake of his need for the charity of others. He is recognized by the upper hand of the matafi. If al-Muti adds to that, this indicates that he has broken his heart. About the desire to be truthful » [8]

Of the aesthetics of the word and expression in the verse:

This verse came as a limitation to the previous verse, as it showed that the promised reward in the verse: Verse is

restricted by impurity and harm [9].

The explained this before it, and the sentence was taken out before the exit of the fixed thing, which is similar to the expense of the grain mentioned; and then came this sentence explained to her as well, Who "in this verse includes the meaning of the condition [10].

This is unlike the saying - the Almighty - later: J AA AA The cow: The meaning of the condition; and then entered his answer. Al-Zamakhshri [11] to the difference between these two places; he says: ((If I said: any difference between saying: and say later: Meaning: that the answer is a sign that spending is worth the wage, and put it shame on that significance)) [12].

And the kindness of God - the Almighty - phrase: «Then» that indicate the time limit, although apparently sympathetic Ballowao [13] to show the disparity between spending, leaving the manna and harm, and leaving them better than spending the same; also made good on the integrity of faith from entering it by saying: Separated: 30 [14].

A book in the shadow of the Koran ("The Constitution does not start with imposition and commission but begins with exhortation and writing, it enlists the sentiments and emotions of the whole human being, it presents a picture of the life of the pulsating, giving life: the image of the implant. Which gives times what takes, and gives Glath double compared to the seeds. This shows, for example, the image of those suggestive spend their money in the way of Allah)) [15].

The verses prompt believers to practice this economic behavior that increases demand and increases in income. Production, employment, and so on, the wheel of economic activity is increasing and society is progressing.

Since the multiplier in the Islamic economy than in the positive economy, as proved by a number of researchers [16] and therefore the income generated from the spending stream is larger, and thus increasing employment and production further.

b. control expenditure by not showing off,

The person: ((a hateful element, and a sense of vile, the human soul did not wish to give only a desire to ascend falsehood, or a desire to humiliate the intruder. Hence the transfer of charity to the harm of the gift and the recipient either. In the vision of his brother humiliated him, Kasira between his hands. And the harm to take the effects of the same in terms of refraction and defeat, did not want Islam to spend just filling the vinegar, and fill the abdomen. Both but wanted to humiliate and purify and recommend the same Mtai, and his association with his poor brother, and reminding him of the grace of God And his covenant with him in this grace, as he wanted to give satisfaction and friendship to the same recipient, and to help the community, and strengthen the Social solidarity, and the manna goes all this and refers Sama spending and fire)) [17].

For all of this, the Holy Quran has made the good word, noble feelings, humility and simplicity replace charity and can do its job by refining souls and forming hearts.

And that the charity that is followed by harm is worthless, and the best of which is the beautiful word, and the good reply, he says: Like a stone covered with light dust obscures the rock from the eye, and the hypocrisy and the veil obscures the heart free of faith to cruelty, once the descent of rain from the dust to remove dust from the rock does not sprout anything, as well as

the heart of the Marian and Manan does not produce good,

c. Restricting spending on fish:

And spending is bound to have controls is an expenditure of favors rather than malfeasance, and it is known what causes great effects in the increase of reconstruction and reform, and thus increase progress, while the sins are increasing corruption and destruction and chaos and thus increase underdevelopment, which means that all forms of malice Or prohibited activities are not considered in spending, because of the consequent damage, chaos, and crises that increase the volatility and economic problems. (Peace and blessings of Allaah be upon him) said: [18]. Or trade by facilitating it to them [19]. Al-Sadi [20]: The cow: 267 Means: gold and silver, and the fruits and plants that I set them from the ground)) [21].

Ibn Abbas said: ordered them to spend the best money Ojodh and sanctioned, and forbade them from giving charity Brmalh money Dnah a malicious God is good only accepts good, so he said: if you gave him what you have taken, but to condone it, God is richer than you, do not make God hate what you said, meaning: Meaning: Do not modify the money, and you mean the haraam, so make your spending from it [22].

This is the hadith which was narrated by 'Abd-Allaah ibn Mas'ood. He said: A Messenger said Allahp: "God has divided between you and your morals, as divided between you and your livelihood, and God gives the world who loves, and those who do not love, and gives religion only those who love, God gave him religion I love him, nor my soul does not betray, He delivers, or delivers his heart and tongue, and does not believe so that his neighbor will be safe. He said: Ghashmah, and injustice, and does not earn a slave money haraam Vtasqq him Vbql of him, does not spend it Fbark him, not leave behind his back, but Zadeh to the fire, God does not erase the bad bad, but erase the bad good, the malignant does not erase malignant "[23].

Al-Baraa ibn 'Azab [24] in the words of God: The cow: 267, He said: I went down in the Ansar, was the Ansar if the days of the palm trees, pulled out of the walls of the bows, they hung on the rope between the two cylinders in the mosque of the Messenger of Allah ρ, And eat the poor of the immigrants, the man baptizes them to the edge, and enter with the bounty, think that this is permissible, God revealed who did it: [25].

In a novel by Ibn Abi Hatim [26]: He said: I came down in us, we were the owners of palm trees, and the man comes from his palm as much as he said, and the man comes Balqnu commenting in the mosque, and the people of the dish did not have food, was one of them if he came to hit him with his stick, and fell the flesh and dates, who do not want to come good Balgueno in which fouling and Hes, comes Balgueno has broken A feelgah, came down said, if oneof you dedicate to him like what gave what he took only a blind and modesty, we were After that the man comes to us with what he has [27].

d. eradicate malicious habits in spending:

And increase the emphasis and concern to eradicate the malicious habits associated with spending The Koran

presents another scene in the verse: It is a vivid image of shaking hearts, after the man left in the cradle of life in the most need for his orchard and fruit, in particular, and that he has a weak offspring, then the cyclone gets caught, and like those who follow the spending of pain and harm, it burns charity, He is in desperate need of the fruit of spending.

And an increase in the establishment of the ethics of spending and raising the expenditure until spending pays its cost in the community is repeated to emphasize that the spending of good things said. He asked Omar - may Allah be pleased with him - the people of this verse, so no one found him, even said Ibn Abbas, which is behind him: «O Commander of the Faithful, I find myself something of them, Vtabt him, said: Turning here did not despise yourself? He said: "This is like the beating of Allaah." He said: "I would like one of you to work his life with the people of good and the people of happiness, even if he is in need, until he is sealed with fine when he is old and near his time. What he had»[28]. ((A door metaphor representative has alluded to Ibn Abbas, saying asymptotic: This is like beating God Almighty Glorified -... etc: Will Albulagjun later said otherwise?!)) [29]. Then the following verse shows that the behavior of scarcity, distraught, and the provision of malicious spending, is a form of indecency ordered by the devil, and in that says Almighty.

Has utter obscenity in the verse in the sense stinginess in spending came, which is forbidden denied al - Shara warned him, the devil whispers to people that spending for the sake of God inherited poverty and the need for ordering parsimonious, he says: any: Ykhovkm poverty; to stick to what your own hands Do not spend it in the pleasure of God, ie: with your spending for fear of trespassing, ordering you to sin, sin, incest, and violation of creativity [30].

This sinful spending is a form of indecency, because it has malicious effects on the soul. It is a sinner who breeds hatred and generates hatred instead of compassion, tolerance and brotherhood.

e. control spending in the poorer areas

It is a deep picture of the inspiration of this short text of this model, which is a complete picture that is painted on a blush. Each phrase is almost a feather touch, drawing features and features, and almost the human is recited so that these faces appear to him as if he sees them. Human models, even almost notify vibrant live [31]. Glorious Koran has recommended values on the orphan Baltafv eating from him if he is rich, he said the bulk would:

Enlightenment B Bah Squirt P B Beetj The Open Tou gh The Women: 6 [, It must be spending in the right places, this category is in the verse category immigrants who left their homes , and their money, and migrated to the city have nothing.

As: ((intended poor immigrants and saying: It was: They denied themselves to act in the trade fear the enemy of the infidels narrated from Qatada; because Alahsar prevent self - disposition to disease), or need, or fear, if the enemy is said to prevent him Ohzareth)) [32] they are one of the most deserving categories of spending, and therefore directed to spending will become an immediate demand, thereby increasing the income, production and employment in the community [33]

f. sustainability of spending:

Understand: ((people spent in the way of God, who assumed

and satisfied of non-Saraf, no attachment, no waste, no corruption)) [34] and described by spending all the money, and all circumstances, at all times, not paid with their hands, they mean the face of God in the day or night, or the secret or publicly, when it arises them the opportunity to spend, and show them the need to do thus, the urge to spend night and day is a secret and a public one. As if the spending stream should not stop for one moment, because this stop will stop the economy, and the longer the period of downtime, the more the recession will happen, and so when we return to economic thought and economic theory, Modern thinkers have focused on the importance of spending.

Therefore, we find that the Holy Quran has talked about the spending of good and the constant spending a little and much, and talked about the areas of spending, and priorities, so that the Quranic principles of spending are immortal.

g. Compulsory spending (zakat obligation)

It is said that zakat is to be paid in many verses as it is offered. If only zakat is to be paid without other means of spending, it will be sufficient to control the demand processes, so that their effects will increase economic stability. Zakat works to transfer money of low marginal benefit to the poor, It has high energy, high marginal utility and stimulates demand through money transfers from people with low marginal consumption tendencies to high-net-worth consumers who are increasing demand and thus increasing employment, production and income.

On the question of continuity and sustainability of spending, the spending of Zakat is a current flowing permanently at every moment throughout the year, due to the difference in one year has passed [35] from one person to another [36].

Zakat is a constant source of expenditure for the eight parties representing the zakat banks specified in the Holy Quran. Zakat is also used to redistribute income through a corrective process of transferring surplus funds to the rich, which they are to be for the purposes of perfectionism often to the poor and needy, and the rest of the eight categories, which will direct these funds essential for the purposes of Kavaiah often, as well as solutions away from luxury, it was considered the right Almighty luxury cause of the destruction of communities in the verse: As well as solutions to the administration of justice in the money, which is part of the total justice, God commands justice in all things, and in this says Almighty: Must therefore all financial transactions away from injustice; because all financial transactions are based on the origin of justice and prevent injustice ((the trade where the door to a great injustice to the people and eat their money unjustly)) [37].

This is deprived of Sharia aggression - unjustly - money at all, if signed aggression on the money, the law considers it a reprehensible crime worthy of taxpayer punishment in this world and the Hereafter, and Islam came to the perfection of wisdom in that when began cutting the hands of thieves on his own terms, as he says: And away from discounts as much as possible, and

therefore began documentation and certification and pledge in debt. (Interpretation of the meaning): "He wants to be an instrument to remind him of when he is due; because he is not expected to be negligent in the period between the transaction and the end of the term, and the forgetfulness is entrusted to man, and that was in the first time)) [38].

The documentation of debts and the adoption of the mortgage and the need to close the doors of conflict and discounts, and the need for people to document their debt writing and certification and the mortgage list to raise the embarrassment and hardship, especially in this era where the financial transactions increased between people and multiple images and cases and exceeded their spatial boundaries and became covered all the globe, The commitment of religion in it if there was no documentation of the debts to disrupt the interests of the people, and lost many of their rights and money, and Islam has developed laws that protect money from these scandals, and we can divide these laws into three things I will mention in the next topic.

2.2 means to promote financial affairs in the Holy Quran

The first thing: Faith prevention:

Faith, as stated above: for the same money and child insurance, but happiness and tranquility, and the disbelief cause of the demise of the blessings and the occurrence of the curses of man, God has struck numerous examples revealing that the reasons for keeping the money of faith in God, and the reasons for his destruction and its loss of disbelief in God, and the story of the owner of the gardens Those who disbelieve in the revelations of Allaah and His Companions of the Faithful show that.

God Almighty and make the Almighty from the story of Sheba verse that infidelity and sin reason for the demise of the blessings and money whatever took human causes and precautions, he says: Just as it is clear from the two stories that faith in God and obedience to him are two important to save money, and that Ulkipran and ingratitude of the loss of funds and their death factors.

The second thing: Causality prevention:

Islam is a religion based on the reasons, as explained above, which calls for caution and caution, and warns against falling into danger, and urges to guard against spoilers in all things. The causal protective measures are numerous and we refer to four of them:

First Way: Take care and caution for what is expected of events that may affect money:

He called on Islam to save in anticipation of crises, as evidenced by the Koran when he told us what happened to Joseph - peace be upon him - when the first vision of the king that he saw God said.

And this verse is the origin in the saying of the legitimate interests that are the preservation of souls and minds and genealogy and funds, all that ensures the collection of any of these things is an interest, and all that misses any of them is corrupt and paid interest [39].

Islam - Also - Calls for the prevention of risks that may damage the money such as fire, so the Prophet ended p From leaving the fire in the houses when sleeping, he said: «Do not leave the fire in your homes when you sleep» [40], and Abu Musa al-Ash'ari, said: A house burned in the city on his family at night, when the

Messenger of God p He said about them: «This enemy fire you if Nemtem Votefioha» [41]. to other conversations that guide that the Muslim must prefer him to avoid the dangers.

The second means the performance of financial rights:

One of the reasons for the protection and preservation of funds is the performance of the financial rights that Allah has prescribed, whether these rights are in kind, such as zakat, kafarat, vows, or voluntary ones such as the postponed, the commandment and the gift.

The performance of these rights and do as well as it is the fruit of money and purpose develop money and increase it, and pay him cataclysms that may be hit by pests that may go by, and in this God says: And Abu Hurayrah - may Allah be pleased with him - said: The Messenger of God p: «No day becomes the slaves in it only two kings come down, one says: Oh God give a successor successor, and the other says: Oh God give holding damage» [42].

And God mentioned that the immorality and the prohibition of rights is a reason for the going of grace, and struck the people of Mecca, for example the owners of Paradise, who decided to prevent the Zakat Inthm, Vkhilha God to send a bird (said: fire burned) from him. They were punished in this world for the destruction of their money because of the prohibition of the right to be determined, and may be a right or voluntary.

So The performance of financial rights and protection from the punishment of Allah in this world, remains the money saved, and not only this but leads the performance rights to the development of money and increase it; because God blesses the servant spent and pays for his money pests, obliges the lack of image hidden blessing, add to that reward winning for Spending forced the lack of her eye.

The third way to refrain from financial sins:

Disobedience to God is a reason for the right of money and its blessing, and also leads to the punishment of Allaah, and from the financial and the most serious sins: riba, Allaah says: Because the interest leads to many serious damages, leads to hostility between people, Marabee is an enemy of the needy and obnoxious to the needy, it exploits the need of people, and thus may lead to hatred People have a lot of damage from assaults on money, souls and fruits, and riba is a kind of eating people's money unlawfully, and Islam forbids it from the most prohibitive, even made those who offer it as if eating the same money; because eating people's money gives them the opportunity to infringe on his money, here came a warning forbidding the Lord of this, he said to God: And to the gravity of the riba, God announced the great and the war from him and from his messenger to its perpetrators, he said: Ibn Abbas said: Whoever is a resident of the usury does not dispose of it, then the imam of the Muslims has the right to appoint him, if he descends, otherwise he will hit his neck [43].

This is in addition to the great economic disadvantages that lead to inflation, increasing poverty, concentration of

wealth in the hands of a few people, and other harmful damage to society.

Among the financial sins are fraud, deception, theft, robbery, denial of rights, loss of trusteeships, and misappropriation of the property of the same owner or the prohibition of sharia, even if the same owner as the prostitute, the priest, and the prices of liquor, pigs, hamburger, Al-Mughira bin Division [44] that the Messenger of Allah Forbade wasting money [45].

And wasting the money spent in the non-authorized aspects of Sharia, whether religious or worldly; because God made money standing for the interests of slaves, and in waste to miss those interests.

Means of protection of existing money and maintenance of lost money:

Islam began securing the money found at the owner and protect him from being lost, and so saved when a person trustee or in a safe place in what is called in Islamic jurisprudence the deposit, the lost money from the owner if he found a people must be maintained and defined so that the owner find it, which is known as Ballqth. The deposit and the snapshot of the works of righteousness which God commanded His believing slaves.

Third: Penal Prevention:

Islam has enjoined working on every capable person to achieve its efficiency, establishing rules that preserve balance in the Muslim society, providing justice in exchanges, satisfying needs, and urging to seek the collection of funds and the building of the land by legitimate means, and forbade collecting them through riba, exploitation and trade, Or spoil the creation of gambling, gambling and dancing, or by theft, looting, embezzlement and bribery to other things that harm the money and corrupt it [46].

In addition to forbidding Islam from committing all that harms or damages money, it has put some sanctions, which constitute deterrent penalties, for anyone who begs himself to do something of the same. The one who defeated him himself, and motivated by his lust for criminality, fell under the specific penalty.

Among the punitive penal sanctions that Islam has put in this regard is the extent of theft and the prohibition of witchcraft:

The extent of theft has spent Islam to cut off the hand of a thief that would initiate theft, and in that the wisdom of evidence; as the traitorous hand as a member of the patient must amputation; to hand over the body, and sacrifice with some of the order to all , which agreed by the laws and minds, and cut off the hands of thieves a lesson for those who caused himself robbed the people 's money; do not dare to reach out to them, and thus save money and maintained, came in explaining the true Muslim to a nuclear judge Ayaz said: «Sun God money favorably pieces on the thief did not make it in non - theft Kalachtlas and Alanthab and irregularity Because this is very small for theft and because this type can be retrieved by calling Z guardians and facilitate the establishment of evidence other than the theft; it is rare to establish the evidence on them, Vazm intensified her punishment; to be informed about the restraining » [47].

CONCLUSION

After I finished thanks to God from the preparation of the

research, I can say that there are a number of findings from this research, and there are also some recommendations in order to work to benefit from them.

First Results:

1- The Quran describes the evils and crises and the causes of debasement and crises to be destroyed by the believing group and is able to confront them.

2- The Holy Quran revealed the means and means of treatment and the confrontation of these crises, God did not leave this nation without the support of God and the raising of God, and this is what God assigned Muslims from other nations.

3- That the main cause of this crisis is the human dimension of the teachings of Islam and the organization of the law of God Almighty for the relationship of creation in the land, because the human being relied entirely on the mind and the idea of organizing matters of life, and ignoring the divine laws and the Lord's approach.

4- The verses of spending in the Koran call in order to entrench in the hearts of love spending, it is an investment multiplied to seven hundred times God multiplies to whom he will, an investment and other secular, but provided that be free of hypocrisy and harm and because the charity that is followed by harm is worthless.

5- The zakat banks specified in the Holy Qur'an are working to redistribute income through a corrective process of transferring surplus funds to the rich, which would be directed to the poor, the needy and the other eight, which will direct these funds for basic and often subsistence purposes.

6- The dimension of luxury has been considered the right of Almighty God luxury is one of the causes of the destruction of societies.

Recommendations:

Based on the above, a number of recommendations may be proposed, the most important of which are:

1- The teachings of the Holy Quran and Sunnah must be followed in order to preserve the money, so as to do its job in the service of the Muslim community, and taking into account his investment.

2- The need for an independent body composed of experts in the field of financial management to deal with the economic crises experienced by the Islamic Ummah.

3. The appropriate climate for investment should be provided through financial management.

4- Control and emphasis on financial management operations, especially investments of all kinds.

5- The scholars and legal scholars should deal with the issues of financial management in further study and research and try to root them legitimately on the Islamic jurisprudence and its rules, because this study is considered an individual effort that needs to be supported by other studies.

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- [1] Administration Crises And disasters - risks Globalization And terrorism International, Mr Aliwa, center the decision Consulting, i3, Cairo, 2004, p. 13.
- [2] Ibid . , P . 54, the global financial crisis and its impact on Arab economies for Kortell, d. Fred, p.
- [3] analysis Crises Economic development Yesterday Today , for Daniel Arnold, translated Slave the prince Sun Religion, institution University For Publishing and Distribution, Beirut, 1992, p. 11.
- [4] () seen: Quranic statement, d. Mohammed Rajab al-Bayoumi, pp. 75-76.
- [5] () seen: from the conciseness of speech in the Holy Quran, for Abdul Azim bin Badawi back, p . 312.
- [6] () seen: looks in the book of God, c 1, p . 165.
- [7] () is: Abdul Rahman bin Zaid bin Aslam civil infection, narrated from his father and the son of Munkadir and Safwan bin Salim, and narrated by the son of the donation, Abdul Razzaq, and Wakee, and create a lot. Ibn 'Uday said: He has hadiths of Hassan, and he is one who has been accepted by people and is believed by some of them. Abu Zer'a, al-Nasa'i, al-Bukhaari and Ibn al-Madaini. Consider: the ills and knowledge of men 's Ahmad ibn Hanbal, c 1, p . 265, and the history of the great Al - Bukhari for the steam, c 5, p . 284, and the small history for the steam, c 2, p . 227, and fine tune perfect for the Mzee, c 17, p . 114.
- [8] () seen: interpretation Thaalbi, known as the «essences in Hassan interpretation of the Koran» , c 1, p . 516, and pulp for son Adel, c 4, p . 384.
- [9] () seen: from the conciseness of speech in the Holy Qur'an , Abdul Azim bin Badawi back, p . 312.
- [10] () seen: and pulp for son Adel, c 4, p . 382,
- [11] () is: Mahmoud Abu al - Qasim bin Omar bin Mohammed bin Ahmed Al - Khwarizmi Elzimkhcri, a neighbor of God, one of the imams of science with religion, interpretation, language and literature, was born in Zmkhcr «villages Khiva» in seven and sixty - four hundred e. He traveled to Makkah and stayed there for a while, and he called the Book of God from his books: the Scouts, the basis of the rhetoric, the detailed, the superior, the surveyors, the denominators, and so on. He died in al-Jarjaniya from the villages of Khwarzim in the year 388 AH. See: mortality objects not Ben Khalkan, c 2, p . 81, and flags for the your button Shi , c 7, p . 178.
- [12] () seen: Searchlight for the Zmkhcri, c 1, S495-496.
- [13] () seen: liberation and enlightenment for Mohamed Tahar Ben Achour, c 3, p . 42.
- [14] () seen: Searchlight for the Zmkhcri, c 1, p . 495, and the interpretation of the Koran for the son of values, c 2, p . 465, and the pulp is not Ben Adel, c 4, p . 382, editing and enlightenment for Ibn Ashour, c 3, p . 42.
- [15] () in the shadows of the Qur'an Sayyid Qutb, c 1, p . 306.
- [16] () seen: the economics of zakat for Monzer Kahf, the Islamic Institute for Research and Training, the Islamic Development Bank.
- [17] () in the shadows of the Qur'an to Sayed Qutb, c 1, S307-308.
- [18] () interpretation of the great Quran to Ibn Katheer, c 1, p . 697.
- [19] () See: Great interpretation of the Koran for the son of many, c 1, p . 697 .
- [20] () is: Ismail bin Abdul Rahman Sudais, followers, Hijazi origin, residence of Kufa, said the son entice Bardi: His explanation, Maghazi and walk, and was an imam , knowing the facts and the days of people, died in twenty - eight and one hundred e. See: The balance of moderation in the criticism of men for gold, c 1, p . 236, and the refinement of the refinement of Ibn Hajar, 1, p . 313 .
- [21] () Collector statement for the Tabari, c 5, p . 557.
- [22] () See: Great interpretation of the Koran for the son of many, c 1, p . 697.
- [23] () narrated by Imam Ahmad in al - Musnad, headrest Almktherin companions, palm Abdullah bin Masood c 6 , p . 189 , No. (3672) , and he fell in the complex appendages after attributed talk to Ahmad: assigning some hidden and most trustworthy.
- [24] () is: Bara ' ibn bin Harith bin Adi bin Magdah bin Haritha Awsi, Abu Amara Companion son companion, came down Kufa, Ibn Contented in the dictionary of the companions that he conquered with the Prophet (fifteen) invasion. Ibn Abd al-Barr said: It is he who opened the irrigation, and it was said: It is the Prophet who sent the arrow with him to Qulib al-Hudaybiyah, Fajash Balri, and famous that it Najia bin Jundab, said: The first sight of one. See: The perfect refinement of Lamaze, C4, p. 34, and the approximation of the refinement of Ibn Hajar, 1, p . 94 .
- [25] () Collector statement for the Tabari, c 3, p . 82, 6138 interview.
- [26] () is: Abdul Rahman bin Mohammed Abu Hatim Ibn Idris Ibn al - Mundhir al - Tamimi Alhandala Razi, Abu Muhammad Hafiz to talk, from their elders. He was born in 1940. His house was in Darb Hanzalah, in Al-Rari, to which he belonged. Of its classification: wound and modification, interpretation, and answer to the Jahmiyyah, and the pretexts of modernity, and Musnad, and Knei, and the major benefits, and gossip, and the ethics of Shafi'i and his contemporaries. He died in twenty-seven and twenty-three hundred e. See: Reminder of the Golden Preservation , c 3, p. 46, and the layers of the Hanbalis of Ibn Abi Yaali, c 2, p. 55, and the deaths , c. 1, p . 260 .
- [27] () Tirmidhi narrated in his Sunan, c 5 , p . 69 , No. (2987), Al - Tirmidhi said: Hassan strange true, interpretation of Ibn Abi Hatim, c 2, p . 528,

- [28] () Collector statement for the Tabari, c 3, p . 47.
- [29] () steps interpretation chart for the Bayoumi, p . 21.
- [30] () Great interpretation of the Koran for the son of many, c 1, p . 278.
- [31] () seen: In the shadows of the Qur'an for Sayyid Qutb, c 10, p . 316.
- [32] () the provisions of the Koran for the Jsas, c 2, p . 180.
- [33] () seen: lovable right for Star poverty, S155- 156.
- [34] () Collector statement for the Tabari, C 3, p . 101.
- [35] () squint: the language to go, and it was: for the year, and to be done: a full year after the ownership of trade money here so, if it does not reach a quorum when the acquisition. Seen: The Illuminating Lamp for Fayoumi, p. 88, Article (case).
- [36] () required majority of scholars in the necessity of Zakat in gold, silver, cattle squint; what brought narrated from the hadeeth of Ibn ' Umar - may Allah be pleased with them - from the Prophet ﷺ He said: "There is no zakaah on money until the year has passed." Narrated by al-Daraqutni in al - Sunan, 2, p. 90, from the hadeeth of Isma'il ibn Ayyash from Ubaydullah ibn Umar from Nafee from Ibn ' Umar. God is suspended. And Tirmidhi narrated, in the Sunan, c 2, p . 71, Book of Zakat, the door: What came no zakaah on money learned until one year has passed, the modern (632), Sunan Daaraqutni, c 2, p .90, and Sunan Bayhaqi, c 4, p . 104, from an interview with Abdul Rahman bin Zaid bin Aslam, from his father, from Ibn Omar by saying: «He who benefited from the money, there is no zakaah on him until the year has passed». Al-Darqutani said: "There is no zakaah on the money of the beneficiary until the year has passed." Then Narrated by Tirmidhi, c 2, p . 72, modern (631) via Ayoub Nafi, from Ibn ' Umar detained, and said: This is the healthiest of the hadeeth of' Abd al - Rahman ibn Zayd ibn Aslam, Abdul Rahman bin Zaid bin Aslam = It is weak in the hadeeth, such as Ahmad ibn Hanbal, Ali ibn al-Madinah, and other people of hadeeth. It has been proven the requirement of the year of the four caliphs, and spread it in the companions - may Allah be pleased with them - = and spread work, and such a deployment should not be but arrest. The four imams agreed that if all the nisaab were destroyed during the year, this would cut off the year, and if he took advantage of another nisaab, he would resume a new hula. They also agreed on the interruption of the year if all the money came out without being zakat, as if he had a fixed quorum, so he made it in the year 'Ulufah. See Ibn al-Mughtah Ibn Rushd, 3, p. 113, Mughni Ibn Qudaamah, J2, p. 259, Mahmoud Alababrta c 2, p. 220, needy masterpiece Ibn Hajar Haytami, c 2, p . 292, a singer in need Sherbini, c 2, p . 104, the end of the needy Mohammed bin Abu Abbas Ahmed bin Hamza Shihab al- Din Ramli c 3, p . 101, Hahita Qalyoubi and Amira Ahmed Salama Qeliobi, Ahmed Alberlsa Amira, c 2, p . 35, footnote

EIDesoki Mohamed Arafa EIDesoki, c 1, p . 460, Radd Ibn Abidin, c 2, p . 302, Dürer referees to explain tricked provisions Ali Haidar, c 1, p . 182.

- [37] Majmoo Ibn Taymiyah, C 29, p . 469.
- [38] The provisions of the Koran for Ibn al- Arabi, c 1, p . 328.
- [39] See: the whole provisions of the Qurtuban, c. 9, p. 203.
- [40] Sahih Bukhari, Book authorization, the door: Do not leave the fire in the house, talk No. 6293, c 12, p. 360.
- [41] Sahih Bukhari, talk No. 6294, and Muslim, Sahih Muslim, C 101, p 2016.
- [42] Sahih Bukhari, Book of Zakat, the door Sahih Muslim, Zakat Book, Chapter: In the Expense and the Hold, 57 Hadith No. -1010, c 2, p .
- [43] Seen: Whole of the provisions of the Koran, C 3, 312. 359-363.
- [44] is: marauding bin Division bin Abi Amer bin Masoud bin Mattab bin Malik bin Ka'b bin Amr, saw Hudaybiyah and beyond, narrated from the Prophet ε Ibn Abed al-Barr said: And he was the son of 'Umar al-Basrah. When he saw him at the age of his isolation, Abu Ubayd al-Qasim ibn Salam said: He died in the year forty-nine.
- See: Perfection of perfection, c. 28, p. 369, Golden Reagent, C3, p. 168, approximation of Ibn Hajar, c. 2, p. 269.
- [45] Sahih Bukhari, Book of literature, the door: the minds of parents from major sins, modern No. 5975, C 10, p . 419, Sahih Muslim, Book districts, Bab: The prohibition on the large number of issues without the need for a modern No.12-593, c 3, p . 1341.
- [46] seen: Cooperative insurance theory d. Rajab Abdul Tawab, p. 334.
- [47] nuclear explanation on the Muslim, c 6, p . 99.