

# The Economic Approach to Safety from Trials

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DOI: <https://dx.doi.org/10.47772/IJRISS.2024.8120279>

Received: 17 December 2024; Accepted: 21 December 2024; Published: 18 January 2025

## ABSTRACT

The research aims to highlight the economic approach to safety from trials in light of the Prophetic Sunnah by identifying the meaning of trials and the means of salvation from them. The researcher employed two methodologies: the inductive approach to collect hadiths and track the statements of scholars regarding the economic approach to safety from trials, and the analytical approach to analyze the studied materials. The study concluded that trials lead to plunder, destruction, division of the nation, discord among ranks, distancing from religion, and the permissibility of bloodshed. Among the causes of trials are the love of worldly life, following desires, and ignorance of the true essence of religion. The means of safety from trials are represented in the economic approach that focuses on achieving self-sufficiency, encouraging work and lawful earning, and fostering cooperation and altruism among people during trials. The study recommended raising public awareness about trials and their dangers to nations and peoples and conducting in-depth research into the Prophetic texts to derive various means of safety from the trials that have emerged in the nation's contemporary reality.

**Keywords:** Economic, Approach, Safety, Trials.

## INTRODUCTION

### The First Requirement: Definition of Islamic Economics

The term "Islamic economics" consists of two words: the first is "economics," which is derived from the ancient Greek word "OICONOMIA," meaning "management and organization of household affairs," "The second, "Islamic," pertains to the noble Islamic religion.

It means, linguistically: moderation, balance, and uprightness. (Muhammad Jabal, 2010). Technically, it refers to the set of principles and foundations derived from the Holy Quran and the noble prophetic tradition, in addition to other sources of Islamic legislation, which are applied to build an economic system based on these foundations and implemented according to the prevailing circumstances and environment of each era.

The meaning of economics in Arabic comes from the word intention; which indicates three foundations, one of which is relevant to our subject, which is the accumulation of things (Ibn Faris, 1979). Economically, it refers to everything related to production, wealth distribution, and consumption methods (Ahmed Mukhtar, 2008). Here, it means taking the necessary economic measures by relying on self-production that guarantees receiving the daily needs of food, clothing, and housing.

### The Second Requirement: The Emergence of Islamic Economics

From the beginning of Islam, its teachings addressed various aspects of human life. Here, the concept of "Islam as a way of life" emerges, not limited to beliefs and worship alone, but extending to practical guidance on every aspect of life (Ashraf Duwabi, 2010). Islamic economics deals with societal economic issues within the framework of Prophetic law, applicable according to the conditions of time and place (Mohammed Al-Fanjari,

1994).

The foundation of Islamic economics lies in the belief that wealth belongs to Allah and that humans are merely custodians responsible for how they earn and spend it, in this world and the Hereafter. The Prophet Muhammad (peace be upon him) said in a Hadith: "A servant's feet will not move on the Day of Resurrection until he is asked about his wealth: where he earned it and how he spent it?" (Timothy: 5197). This Hadith illustrates that all economic activities must be governed by Shariah law while adhering to principles of social and economic justice.

The Prophet Muhammad (peace be upon him) established a market in Medina, setting regulations to prevent fraud, usury, and ensure fairness. These principles grew with the expansion of the Islamic state, evolving through periods of Islamic governance, with modern research into Islamic jurisprudence addressing new commercial and financial issues (Mohammed Al-Fanjari, 1994).

### **The Third requirement: The Fundamental Principles of Islamic Economics**

Islamic economics is based on three main principles that distinguish it from other economic systems, namely:

1. **The Principle of Dual Ownership:** Islamic economics acknowledges the concept of dual ownership, which encompasses both private (individual) ownership and public ownership (representing the ownership of the community or state). This principle guarantees individuals the right to own personal property while recognizing that certain assets are meant for public welfare. This model contrasts with the capitalist system, which focuses solely on private ownership, and the socialist model, which prioritizes public ownership. In Islamic economics, the ownership of wealth is ultimately a trust from Allah, and it is to be used in a manner that benefits both individuals and the society at large (Al-Dardari, 2016).
2. **The Principle of Economic Freedom:** Economic freedom in Islam refers to the legitimate right of individuals to own, manage, and trade their property, as long as their actions adhere to Islamic principles. This freedom enables individuals to engage in financial and commercial activities that contribute to the welfare of society while maintaining ethical guidelines. Economic freedom, thus, operates within the bounds of justice and fairness, ensuring that economic activities do not harm others or lead to exploitation (Al-Dardari, 2016). This principle promotes the development of wealth that benefits society while securing individual prosperity.
3. **The Principle of Social Justice:** In Islam, social justice is defined within a framework that aligns with human rights and the responsibilities individuals have toward society. Unlike capitalist systems, which tend to focus on personal gain, or socialist systems, which advocate for state-driven wealth distribution, Islamic economics emphasizes the common good. The state is seen as an agent of the community, responsible for ensuring justice in wealth distribution and providing opportunities for all to achieve dignity and prosperity (Ashour, 2016). This principle encourages the equitable distribution of resources, thereby ensuring the well-being of all members of society, regardless of their socioeconomic status.

In summary, the core principles of Islamic economics form a balanced approach to managing wealth, focusing on individual rights, community welfare, and social justice, in contrast to the capitalist and socialist systems, which often prioritize either individual freedom or state control (Ashour, 2016).

### **The Fourth Requirement: General Characteristics of the Islamic Economy**

The Islamic economy possesses several key characteristics that set it apart from other economic systems. These characteristics include:

1. **Trusteeship:** Islam views wealth as a trust (Amanah) from Allah, and individuals are considered vicegerents (Khalifah) on earth responsible for managing their financial resources in accordance with Islamic teachings. This principle emphasizes that wealth is not truly owned by individuals but is a trust from Allah, and they must use it to benefit both themselves and society. As Allah states in the Quran: "Believe in Allah and His Messenger and spend out of that in which He has made you successors" (Al-Hadid: 7) (Al-Dardari, 2016).

2. **Integration and Comprehensiveness:** The Islamic economic system is integrated with other aspects of life, including religious, social, and political systems. It is not isolated but is deeply linked to Islamic teachings that stress the supremacy of Allah's sovereignty over all affairs. Economic actions are seen as part of an individual's worship, where fulfilling financial duties such as paying zakat and engaging in trade is not just a social responsibility but a religious act. The economic system ensures wealth is distributed equitably through means like zakat, which aims to reduce poverty and ensure societal well-being (Nasser, 2011).
3. **Connection to Ethical Values:** Unlike capitalist or socialist economies that often focus solely on fulfilling human needs, Islamic economics is deeply rooted in ethical values that guide economic practices. These values govern all interactions between individuals and communities, promoting social justice, honesty, and fairness. The ethical framework ensures that economic activities do not exploit or harm others but rather contribute to societal stability and fairness. For instance, the prohibition of interest (riba) and exploitation in business dealings ensures that wealth is generated in a manner that is just and equitable (Nasser, 2011).
4. **Divine Origin:** The Islamic economic system is unique in that it is based on divine revelation, specifically the Quran and Sunnah, which provide a comprehensive framework for managing economic affairs. This divine origin distinguishes it from secular systems, which rely on human interpretations. The Quran and Hadith establish clear principles for wealth management, human rights, and obligations, which align with both natural law and ethical reasoning. This divine guidance ensures that economic decisions are made with consideration for both worldly benefits and spiritual outcomes (Ashour, 2016).
5. **Dual Supervision:** The Islamic economy operates under a system of dual supervision. First, there is external supervision by the state to ensure that financial transactions are conducted according to Islamic principles. This includes monitoring markets to prevent fraud and exploitation. Second, there is internal supervision, where individuals are encouraged to regulate their own actions according to the teachings of Islam. The Prophet Muhammad (peace be upon him) said, "Whoever deceives us is not one of us" (Muslim, 102), illustrating the importance of personal integrity in economic dealings (Ashour, 2016).
6. **Globalization:** The Islamic economic system is inherently global, as the teachings of Islam are meant to apply to all of humanity, transcending time, place, and culture. The Quran's message is universal, addressing all people as Allah says: "O mankind, indeed I am the Messenger of Allah to you all" (Al-A'raf: 158). This global perspective enables Islamic economic principles to be flexible and adaptable to various contexts, offering solutions that promote economic stability and fairness worldwide (Ashour, 2016).
7. **Justice:** A fundamental characteristic of the Islamic economic system is its commitment to justice, particularly in wealth distribution. It aims to establish fairness and balance in society by addressing inequalities and ensuring that all members have access to basic necessities. The Islamic concept of justice also includes the protection of rights, fair wages, and preventing the concentration of wealth in the hands of a few. Islam emphasizes sustainable development that benefits both individuals and society, ensuring that wealth circulates and contributes to the common good. The state may direct savings towards productive investments or encourage collective consumption to boost domestic production, thereby improving overall economic welfare (Nasser, 2011).

In conclusion, the Islamic economy is characterized by its ethical foundation, divine origin, and commitment to justice. It emphasizes a balanced approach to wealth management, social welfare, and economic development, offering solutions that address both individual and societal needs (Ashour, 2016).

### **The Fifth Requirement: The Impact and Importance of the Economy in the Life of a Muslim.**

A successful state has a high economic return and does not experience a deficit but rather a surplus. If a state suffers from a deficit, it is experiencing poverty, subjugation, and a need for the consolation and support of other countries, along with an inability to build economic relationships with neighboring states. This situation

undermines the state's entity and its status among nations. Also, it leads to people's poverty and the spread of theft and crime within it.

The economic approach to safety from sedition is demonstrated in the nation's independence in all that it needs for food, clothing, and drink. The issue of caring for the economic situation is part of the religion and piety in the principles of Islam. The early predecessors undertook this economic service in the best possible manner, by their time and personal capabilities, thereby ensuring the independence of their opinions and the success of their extension within the nation's peoples. (Abu Bakr Al-Mashhour, 2015).

Modern examples also illustrate the successful application of Islamic economic principles. For instance, Malaysia has developed a robust Islamic banking system that adheres to Sharia principles, offering ethical financial solutions and fostering economic stability. This demonstrates the relevance of Islamic economics in addressing contemporary challenges such as inflation and unemployment.

Due to the seditions, the nation faces devastating economic crises, a significant rise in the prices of essential goods, widespread unemployment, and a lack of jobs, all of which are caused by these seditions. Consequently, the waves of poverty and hardships crash upon it, and people suffer greatly and experience various forms of torment. What we hear today about the billions needed by some countries due to the seditions that have consumed everything is the greatest evidence of the large amounts of money spent to address the seditions and their destructive effects. Perhaps the nation will regress for many years, and it would have been better to allocate this money towards the country's development, progress, and advancement through beneficial projects such as hospitals, schools, universities, roads, and investment projects.

A Muslim must strive hard to elevate the economic status of their nation. From this standpoint, they must stand against every sedition that will ultimately lead to the destruction of the infrastructure and economy of their country, for Allah does not love corruption. Allah, the Exalted, said: "And among the people are some whose speech pleases you in this worldly life, and he calls Allah to witness what is in his heart, yet he is the fiercest of adversaries. And when he goes away, he strives throughout the land to cause corruption, therein and destroy crops and animals. And Allah does not like corruption." [Al-Baqarah: 204-205]

### **The Sixth Requirement: The Prophetic Approach to Preserving the Nation's Economy During Times of Sedition**

The Prophetic economic approach provides a framework for Muslims to maintain economic stability during times of sedition. These measures focus on self-sufficiency, cooperation, work, and altruism, offering timeless strategies for navigating economic challenges in both historical and contemporary contexts.

#### **First: The Call to Work**

During times of trials, a Muslim is urged to avoid placing undue burdens on others or resorting to unlawful means of wealth acquisition, such as plundering or theft. Instead, the emphasis is placed on lawful, righteous work as a means of sustenance. The Prophet Muhammad (peace be upon him) famously stated: "Soon the best wealth of a Muslim will be sheep that he follows to the peaks of the mountains and places of rain, fleeing with his religion from trials." (Bukhari, 19). This hadith emphasizes the importance of work, self-reliance, and perseverance even during times of economic hardship.

Historically, Islamic societies have demonstrated resilience during crises by relying on agriculture, trade, and craftsmanship as means of sustenance. For instance, during the time of the early Muslim community, despite political upheavals, Muslims were encouraged to engage in work that served both their personal needs and the community's welfare. Today, countries experiencing economic instability, such as those facing conflict or natural disasters, can benefit from this prophetic approach by promoting local industries, agriculture, and self-reliant practices to mitigate economic collapse.

It is essential for contemporary Islamic economies to build resilience by encouraging sustainable work practices that focus on self-sufficiency, as demonstrated in modern examples of community-driven economic

recovery. As noted by Abu Bakr Al-Mashhour, "The desire of the allies of Iblis to control the production crisis globally highlights the need for nations to safeguard their resources and economy during times of strife" (Al-Mashhour, 2015).

### **Second: Achieving the Principle of Self-Sufficiency**

One of the core principles of the Prophetic approach to economic resilience during trials is the emphasis on self-sufficiency. The Prophet Muhammad (peace be upon him) stated: "There will be trials: the one who sits during them is better than the one who walks, and the one who walks is better than the one who runs towards them. So, when they descend or occur, whoever has camels should join his camels, and whoever has sheep should join his sheep, and whoever has land should join his land." (Muslim, 2887). This guidance promotes the idea that self-reliance whether through agriculture, livestock, or property—can provide sustenance during times of tribulation, protecting individuals and communities from the adverse effects of socio-economic upheaval.

For instance, during the time of the early Muslims, the importance of agriculture and animal husbandry as vital means of sustenance during economic crises was emphasized. In modern contexts, this principle can be applied through policies that encourage agricultural sustainability, local food production, and the diversification of livelihoods. The ability to produce essential goods within one's own community reduces dependency on external sources, especially in times of economic or political instability.

Additionally, the Prophet's encouragement to work towards self-sufficiency is seen in his words: "Whoever among you wakes up safe in his dwelling, healthy in his body, and has food for his day, it is as if the world has been gathered for him." (Timothy, 2346). This highlights the importance of having basic needs met and the blessings of being self-sufficient.

### **Third: Cooperation and Altruism**

The Prophetic approach emphasizes cooperation and altruism among Muslims, particularly in times of hardship. The Prophet Muhammad (peace be upon him) said: "Whoever has an excess of the amount should lend it to one who has no mount, and whoever has an excess of food should lend it to one who has no food" (Muslim, 1728). Cooperation is not only a moral duty but also a mechanism for ensuring national economic stability, especially in times of financial crises.

In historical Islamic societies, cooperation among individuals, tribes, and communities was vital in maintaining social and economic stability. During times of famine or war, the early Muslims practiced sharing resources, such as food and shelter, to ensure no one was left in need. This practice can be adapted today in Muslim-majority countries through government initiatives, such as social safety nets, zakat distribution, and community-based charity programs.

Furthermore, the Prophetic principles of cooperation and altruism can help prevent the economic exploitation that often arises during times of crisis. For instance, monopolies that hoard goods and raise prices can exacerbate economic hardship. The Prophet Muhammad (peace be upon him) said: "The believers are but brothers" (Al-Hujurat, 10), emphasizing the importance of solidarity. A contemporary example is the role of zakat and charitable donations in alleviating poverty, especially when financial crises lead to widespread job losses and income inequality.

### **Practical Frameworks for Implementation**

To apply these Prophetic measures in modern economies, governments and community leaders can develop policies that encourage:

1. **Self-sufficiency:** Promoting local food production, sustainable farming, and vocational training in essential skills such as craftsmanship, construction, and technology.
2. **Work and Industry:** Supporting small businesses, startups, and industries that provide essential goods

and services, fostering a culture of work and entrepreneurship even during challenging times.

3. **Cooperation and Altruism:** Strengthening social welfare systems, implementing progressive taxation on luxury goods to fund public services, and ensuring equitable distribution of resources through zakat and charity.

### Challenges and Barriers

Implementing these economic principles may face resistance, particularly in secular systems or in countries where neoliberal policies dominate. There may also be challenges related to limited resources in developing countries, where the full implementation of self-sufficiency and economic solidarity might seem difficult. Moreover, the influence of global financial systems and multinational corporations can undermine local economies, making it harder for communities to remain independent.

Nonetheless, by reinforcing the connection between Islamic economic principles and the broader goals of social justice and economic stability, these prophetic measures can serve as a sustainable path for Muslim-majority countries to navigate modern economic challenges.

In conclusion, the Prophetic approach provides valuable guidance for contemporary economic challenges, offering timeless wisdom on work, self-sufficiency, and cooperation. By revisiting these principles and applying them in the context of today's global economy, Muslim societies can better navigate crises, preserve their economic stability, and foster a spirit of cooperation and altruism that benefits all members of society.

### The seventh requirement :Examples from Contemporary and Historical Islamic Economies Where These Principles Were Successfully Applied to Navigate Economic Challenges

#### First: Examples from Historical Contexts

1. **Islamic Economy in the Medieval Period:** During the golden ages of the Islamic Caliphates, particularly in the Abbasid and Umayyad periods, the principle of self-sufficiency and cooperation was foundational in building a strong economy. In this context, many agricultural and industrial projects were established that depended on local resources. For example:
  - a. **Agricultural Projects:** During the Abbasid era, agriculture and irrigation were highly encouraged, especially in regions affected by drought. Innovative irrigation systems were implemented to ensure a stable food supply.
  - b. **Industry and Crafts:** Under the Fatimids, many local industries flourished, such as textiles and ceramics. The encouragement of local craftsmanship helped sustain the economy.
  - c. **Zakat and Charity:** During the Caliphate period, zakat was effectively used for wealth redistribution, reducing poverty and supporting the needy. Zakat funds were used to finance charitable projects and help the poor (Al-Mashhour, 2015).
2. **Islamic Governance in Andalusia:** In Andalusia (Islamic Spain), where the economy relied heavily on agriculture and local industry, the principles of cooperation and altruism were applied effectively during economic crises. For example, during periods of drought or famine, community-based initiatives were organized to collect and distribute food and resources. Additionally, the importance of manual labor and craftsmanship was emphasized, which helped maintain local economies.
  - a. **Cooperative Agricultural Projects:** During times of need, the people of Andalusia worked together to ensure that agricultural resources were utilized effectively, including cooperative efforts to irrigate and cultivate crops.
  - b. **Altruism in Times of Famine:** There are historical accounts of the people of Andalusia practicing altruism by pooling their food resources and sharing with the poor during times of scarcity, which

reflects the principles of cooperation and charity outlined by the Prophet Muhammad (peace be upon him).

## Second: Examples from Contemporary Islamic Economies

1. **United Arab Emirates:** Despite being a nation rich in natural resources (oil), the UAE has followed strategies of self-sufficiency and economic diversification in line with Islamic principles. The government invested oil revenues in sectors such as tourism, real estate, education, and healthcare, reducing reliance on oil exports and ensuring economic resilience.
  - a. **Investment in Sustainable Agriculture:** The UAE has developed agricultural projects using modern techniques such as hydroponics and vertical farming to ensure food security and reduce dependence on imports during global crises.
  - b. **Zakat and Charitable Foundations:** The UAE has established a Zakat Fund that supports social welfare projects targeting the poor and underprivileged communities. The distribution of charity and Zakat in the UAE is an example of applying the Prophet's principles of community support (Al-Mashhour, 2015).
2. **Malaysia:**

Malaysia has successfully implemented the principle of self-sufficiency and cooperation through its agricultural projects and government programs aimed at ensuring food security and reducing poverty. In the 1970s and 1980s, Malaysia focused on achieving agricultural independence by encouraging local farmers to grow essential crops, which reduced reliance on imports.

  - a. **Cooperative Agricultural Projects:** The government partnered with local farmers to create cooperative farming initiatives that provided economic stability and food security for the nation.
  - b. **Zakat and Social Welfare:** Malaysia has also implemented effective Zakat systems that contribute to poverty alleviation. The Zakat collected is used to fund social welfare projects and help the needy (Al-Mashhour, 2015).
3. **Turkey:**

Turkey is another example of a contemporary Islamic nation that has applied the principles of cooperation and altruism during times of economic difficulty. In the event of financial crises or inflation, the government and non-governmental organizations (NGOs) have worked together to provide assistance to the poor and vulnerable.

  - a. **Social Safety Nets:** During times of economic difficulty, such as the COVID-19 pandemic, Turkey developed social safety net programs to assist those in need, ensuring that basic needs were met for the disadvantaged.
  - b. **Altruism in Times of Crisis:** During natural disasters such as earthquakes or floods, the Turkish community has shown remarkable cooperation by gathering resources and distributing food and shelter to the affected populations, demonstrating the Islamic value of altruism (Kamil, 2002).

## Third: Implementing Policies in the Contemporary Context

- a. **Modern Technology and Innovation:** In the contemporary global economy, technological innovation can help achieve self-sufficiency in sectors such as agriculture and manufacturing. For example, AI and robotics can be employed to enhance agricultural productivity and reduce dependency on global supply chains.
- b. **Developing Local Markets:** Islamic countries should focus on enhancing small and medium-sized enterprises (SMEs) by providing financial support and incentives. This would increase self-reliance and reduce the impact of global economic crises on local economies.

The application of the Prophetic economic principles in the modern era offers effective solutions to current economic challenges such as inflation, unemployment, and global financial crises. By focusing on self-sufficiency, cooperation, and fair wealth distribution, Islamic economies can mitigate the adverse effects of economic turmoil and contribute to societal stability.

## **The eighth requirement: Practical Frameworks and Policies for Applying Prophetic Economic Principles in Current Socio-Economic Conditions**

In addressing contemporary socio-economic challenges, such as inflation, unemployment, and global financial crises, the application of Prophetic economic principles can provide ethical and sustainable alternatives. These principles rooted in justice, cooperation, and the equitable distribution of resources can guide policymakers and communities in crafting solutions that promote economic stability and fairness. Below are practical frameworks and policies based on these principles that can be applied in today's context.

### **1. Principle of Self-Sufficiency and Economic Resilience**

#### **Framework for Application:**

- a. **Local Resource Development:** Islamic teachings emphasize the importance of self-sufficiency and minimizing reliance on external sources. In times of inflation or economic crises, governments can encourage the development of local industries, particularly in agriculture, manufacturing, and renewable energy, to reduce dependency on imports. This can be done by providing financial incentives, such as subsidies, grants, and low-interest loans, for small and medium-sized enterprises (SMEs) engaged in productive activities (Al-Qaradawi, 2007).
- b. **Food Security Programs:** Islamic principles of self-sufficiency can be applied through targeted food security programs that invest in local agriculture, reduce food wastage, and promote sustainable farming practices. Governments can introduce policies that support family-owned farms and cooperatives, ensure equitable access to resources like water, and enhance the resilience of the agricultural sector in the face of inflationary pressures (Siddiqi, 2009).
- c. **Human Capital Investment:** The Prophetic emphasis on the value of knowledge and skills can guide policies that invest in human capital development. Providing affordable education and vocational training for youth and unemployed individuals can reduce unemployment rates and build a more self-sufficient workforce capable of adapting to economic shifts (Khan & Iqbal, 2018).

#### **Policy Example:**

- a. **Establishing Zakat Funds for Local Development:** The zakat system can be structured not only as a form of charity but also as an investment tool for local development. A portion of zakat can be allocated to finance development projects that promote local job creation, infrastructure development, and business incubators for entrepreneurship, especially in underprivileged areas (Nasr, 2002).

### **2. Principle of Cooperation (Tadawul) and Social Solidarity**

#### **Framework for Application:**

- a. **Community-Based Economic Networks:** Islamic teachings stress cooperation and mutual assistance. In the face of unemployment and economic crises, governments can promote cooperative economic models that enable communities to pool resources for mutual benefit. These include cooperative housing, shared agriculture initiatives, and community-run enterprises. Such initiatives can be especially useful in addressing economic disparities and providing stable employment during inflationary periods (Al-Qaradawi, 2007).
- b. **Welfare and Social Support Systems:** During financial crises or periods of high unemployment, the government can establish social safety nets, including unemployment benefits, food assistance



programs, and subsidies for basic necessities. Drawing from the Prophetic approach of ensuring the welfare of the community, these safety nets can be designed to ensure dignity and justice, while also being financially sustainable (Khan & Iqbal, 2018).

- c. **Islamic Microfinance and Lending Programs:** Promoting Islamic microfinance initiatives that prohibit interest (riba) can empower local entrepreneurs, especially in underdeveloped regions, to start businesses without the burden of exploitative lending practices. These systems can help reduce unemployment and stimulate local economies, particularly in the face of inflationary pressures (Siddiqi, 2009).

#### Policy Example:

- a. **Creating National Cooperatives for Economic Resilience:** Governments can introduce policies to create national or regional cooperatives in key sectors such as agriculture, healthcare, and education. These cooperatives, guided by Islamic principles of mutual support and shared risk, would offer services at affordable prices while ensuring that profits are reinvested into the community (Nasr, 2002).

### 3. Principle of Fair Wealth Distribution and Economic Justice

#### Framework for Application:

- a. **Progressive Taxation and Wealth Redistribution:** Islamic economic principles advocate for the equitable distribution of wealth. Governments can implement progressive taxation policies that ensure wealthier individuals contribute more to public goods, while the less fortunate are protected. These taxes can be used to fund public services, such as healthcare, education, and unemployment benefits, which are essential during financial crises or periods of high inflation (Al-Qaradawi, 2007).
- b. **Corporate Social Responsibility (CSR) in Islamic Framework:** Businesses can be encouraged to adopt Islamic principles of social responsibility by ensuring that their activities contribute to the welfare of society. This can be achieved through tax incentives or public recognition for companies that prioritize ethical business practices, such as paying fair wages, contributing to community development, and providing affordable products during economic hardship (Khan & Iqbal, 2018).
- c. **Zakat and Sadaqah for Poverty Alleviation:** Zakat, the obligatory form of charity in Islam, can be institutionalized as a formal tool for wealth redistribution. Governments can set up national zakat collection and distribution systems that ensure a fair distribution of wealth to the poor and needy, especially during times of crisis. Additionally, voluntary charitable contributions (sadaqah) can be encouraged to address immediate social needs, such as housing for the homeless or food aid for the hungry (Siddiqi, 2009).

#### Policy Example:

- a. **Creating a National Zakat Fund for Economic Stability:** Governments could establish a national zakat fund that is managed transparently, with the proceeds used for programs aimed at reducing poverty, funding educational opportunities, and supporting local businesses. This fund could become an integral part of the social safety net, particularly in times of national economic hardship (Nasr, 2002).

### 4. Principle of Ethical Transactions and Transparent Financial Systems

#### Framework for Application:

- a. **Islamic Finance Models:** The prohibition of riba (usury) in Islam offers an alternative to conventional interest-based financial systems. Governments can encourage the development of Islamic finance institutions that offer alternative lending models, such as profit-sharing agreements (mudarabah) or joint ventures (maharajah). These systems promote equity and fairness, reducing the likelihood of

financial crises driven by unsustainable debt accumulation (Al-Qaradawi, 2007).

- b. **Anti-Corruption and Transparency Policies:** To ensure the fair application of economic principles, governments should adopt strict anti-corruption measures and ensure financial transparency. Islamic teachings emphasize honesty in all business and governmental dealings. Thus, policies aimed at reducing corruption in both public and private sectors would be essential for creating an environment where wealth is distributed fairly and used for the public good (Khan & Iqbal, 2018).
- c. **Promoting Ethical Consumption:** Encouraging ethical consumption practices—such as promoting fair trade, environmentally friendly products, and businesses that operate in accordance with Islamic ethical principles—can help sustain economic activities that benefit society as a whole. This can also mitigate the negative impacts of economic crises by focusing on long-term sustainability rather than short-term profit maximization (Siddiqi, 2009).

### Policy Example:

- a. **Supporting Islamic Banking and Financial Regulations:** Governments could create regulations that encourage the establishment of more Islamic financial institutions and ensure that these institutions adhere to Islamic ethical principles. This could help in mitigating the risks posed by conventional financial systems during global financial crises by promoting stability and reducing the likelihood of speculative bubbles (Nasr, 2002).

Implementing the Prophetic economic principles in contemporary socio-economic conditions, such as during inflation, unemployment, or global financial crises, requires a multi-faceted approach. By promoting self-sufficiency, fostering cooperation and solidarity, ensuring fair wealth distribution, and adopting ethical financial systems, governments can create more stable and resilient economies. These frameworks and policies, grounded in Islamic teachings, offer valuable alternatives that prioritize justice, sustainability, and community welfare in the face of modern economic challenges.

### The Ninth requirement: Analysis of Potential Barriers to Implementing Prophetic Economic Principles in Contemporary Muslim-Majority Nations

Implementing the Prophetic economic principles, such as self-sufficiency, cooperation, and wealth distribution, can be highly beneficial for societies navigating economic challenges. However, there are several potential barriers to the effective application of these principles in contemporary Muslim-majority nations. These barriers range from resistance stemming from secular systems, challenges related to the lack of resources, to social and political factors that hinder the adoption of Islamic economic practices.

#### 1. Resistance from Secular Systems

Many Muslim-majority countries today operate under secular or semi-secular systems that separate religion from governance and economic policies. In such settings, the implementation of Islamic economic principles faces significant resistance due to the following reasons:

- a. **Secular Governance Models:** Secular governments often prioritize economic models rooted in capitalism or socialism, which may conflict with Islamic economic teachings. These systems emphasize market forces, privatization, and individual wealth accumulation, which can sometimes contradict the Islamic principles of altruism, cooperation, and wealth distribution (Sani, 2017).
- b. **Legal and Policy Frameworks:** The legal and policy frameworks in many Muslim-majority countries are often modeled on Western systems of finance, which may not fully accommodate Islamic economic practices such as the prohibition of interest (riba) or the requirement for zakat. The lack of proper infrastructure for Islamic finance, such as Sharia-compliant banking and zakat distribution mechanisms, may make it difficult to implement economic policies aligned with Prophetic teachings (Al-Qaradawi, 2007).

- c. **Public Perception and Secular Mindset:** Many people in Muslim-majority nations, especially in urban centers, have been influenced by Western education and media, leading to a perception that secular economic models are superior. This mindset can create resistance to adopting religious economic principles, even if they are more equitable and sustainable in the long term (Hussain, 2010).

## 2. Lack of Resources

While the Prophetic principles emphasize self-sufficiency and cooperation, many Muslim-majority nations face resource constraints that make it difficult to implement these principles on a large scale. Some of the challenges include:

- a. **Economic Dependence on Foreign Aid and Imports:** Many Muslim-majority nations are heavily reliant on foreign aid, international loans, and imports to meet basic needs. This economic dependence makes it difficult to achieve true self-sufficiency, as Prophetic principles encourage. Countries that lack sufficient agricultural resources, natural reserves, or industries face difficulties in fostering economic independence, especially in the face of global trade imbalances or crises (Mohammad, 2014).
- b. **Underdeveloped Infrastructure:** In some Muslim-majority countries, underdeveloped infrastructure, such as poor transportation networks, limited access to clean water, and inadequate energy resources, hinders economic growth and self-sufficiency. The lack of proper infrastructure to support agricultural, industrial, and technological innovation means that implementing Prophetic principles such as local production and distribution becomes challenging (Khan & Iqbal, 2018).
- c. **Limited Access to Capital and Investment:** Achieving economic self-sufficiency often requires significant capital investment in sectors like agriculture, manufacturing, and infrastructure. In many developing Muslim-majority countries, access to capital remains a significant obstacle. The lack of Islamic financial institutions or venture capital in these countries can make it harder for individuals and communities to fund small businesses or agricultural projects that align with Prophetic values (Niazi, 2017).

## 3. Social and Political Factors

In addition to the secularization of governance, several social and political challenges hinder the implementation of the Prophetic economic principles:

- a. **Political Instability and Corruption:** Political instability, corruption, and weak governance structures in some Muslim-majority nations can obstruct the application of economic policies based on Islamic principles. Corruption can result in the misallocation of zakat funds or the inefficiency of social welfare programs. In times of economic distress or crisis, political elites may prioritize their own interests over the public good, hindering efforts to promote cooperation and wealth redistribution (Al-Ghazali, 2005).
- b. **Wealth Inequality:** The concentration of wealth in the hands of a few individuals or families in many Muslim-majority countries is a significant barrier to the implementation of Prophetic economic principles. Wealth inequality can prevent the effective redistribution of resources through zakat, charity, and social programs. Without addressing the gap between rich and poor, efforts to promote cooperation and self-sufficiency may face resistance from the elite class that benefits from the current system (Siddiqi, 2009).
- c. **Cultural and Social Resistance to Altruism:** While altruism and cooperation are central to Islamic teachings, there can be cultural resistance in some societies that prioritize individualism and competition over communal well-being. In some contexts, the focus on personal gain and wealth accumulation may overshadow the importance of charity, selflessness, and the collective good, making it difficult to promote the Prophetic principle of mutual support (Wright, 2016).

## 4. Global Economic Pressures

In today's globalized world, the economic challenges faced by Muslim-majority countries are influenced by

external factors beyond their control. These factors include:

- a. **Global Financial Systems:** The global financial system, largely dominated by Western financial institutions, presents challenges for Muslim-majority nations seeking to implement an Islamic economy. Countries that are part of international trade agreements or global financial institutions may face pressure to adhere to the prevailing economic practices, such as the use of interest-based loans, which contradict Islamic principles. Additionally, global market fluctuations, such as changes in oil prices or supply chain disruptions, can severely impact economies that are not self-sufficient (Kuran, 2004).
- b. **International Debt and Dependency:** Many Muslim-majority nations are burdened with large amounts of foreign debt, which limits their ability to make independent economic decisions. The pressure to service this debt often forces countries to adopt economic policies that may not align with Islamic teachings, such as privatization, austerity measures, or reliance on foreign aid (Sani, 2017).

The implementation of Prophetic economic principles in contemporary Muslim-majority nations faces significant challenges, including resistance from secular systems, lack of resources, political instability, wealth inequality, and global economic pressures. However, addressing these barriers requires comprehensive reform at both the governmental and societal levels. By investing in infrastructure, promoting Islamic finance, tackling corruption, and fostering a culture of cooperation and self-sufficiency, Muslim-majority countries can begin to implement these principles more effectively and build more resilient and just economies.

## THE CONCLUSION

We summarize in the following points:

One of the most important ways to be safe from trials is a sound economic approach, which ensures the nation has its income and resources without needing others, especially during times of trials.

Economics encompasses everything related to production, distribution of wealth, and consumption methods. The economic importance of a Muslim's life is evident, in that it secures a stable life for individuals and communities. Every successful country has a high financial return and a surplus.

A Muslim should not be a burden on others, especially in times of trials, and should not obtain money through looting and theft, but rather strive to work; because in times of trials, the enemies of the nation seek to undermine the economy of the nation, which we see today in the Islamic countries where trials are widespread; where people can only obtain the essentials of living with great difficulty. Achieving the principle of self-sufficiency is one of the most effective methods for safeguarding against trials and their pitfalls. It is also a reason for the advancement of many countries today, as it helps prevent countries from succumbing to others, especially those that seek to control the people's resources. Cooperation and altruism among people are among the most important legitimate means and the greatest virtuous morals that Islam has called for and urged us to practice, especially in times of trials including altruism, charity, and combating monopolies.

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