

The economic crises in Islamic intellect and Al-Maqrizi analysis

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Abstract:

The Islamic economy is a realistic economy in its relations, it's based on ethics in its principles and dealings in all aspects of economic and social life , also it differs in its point of view of the economic crises and its causes and treatment methods and solutions to eliminate them from other economic systems , the research interested in study of the economic crises in the Islamic economy intellect and divided it into to two studies the first is the economic crises recourses in the Islamic intellect and the second is Al-Maqrizi analysis of the economic crises which has be divided into the economic and social life in Egypt plus his life and opinions and his intellectual resultant in addition to his analyzing of the economic crises.

Introduction:

The global financial crisis in 2008 and what followed of sovereign debts was not an exception in the modern economical systems .The history of crisis's dates back to the 1970s and ever since the economical crisis broke out in 2008,we're reading about its causes and fallouts and the statements of senior officials about the administrative flaw and the fake transactions moreover the corruption that filled the financial institutions in the united states of America which was the main reason of its break out , it's a cumulative outcome for substantial imbalances in the common system and not just mistakes or individual deviations , and here popped the importance of the role that Islamic economy can participate in and also in achieving the financial and economical stability and how much the world is in need for a system to avoid the wild capitalism other than the socialist which the history proved it's failure before that, the capitalism has its advantages and disadvantages but its disadvantages of which can not be tolerated or neglect, the Islamic economy admits the market's mechanism and the individual propriety rights but it puts the right system for them while it ensures the individual and social rights within a

framework of values and ethics , which ensures the competition in the market and preventing monopoly which achieves the natural balance on the market.

Aim of research :

The aim of this research is to express the role that Islamic economics can play in dealing with the economic crisis through the study of the thesis of Islamic thinker, Al-Maqrizi on his topic “the economic crisis”

Research methodology :

This research has depended on the inductive historical methodology which shows deeply the methods of Islamic economics and how it deals with and administrates economics crises

Chapter one:

Sources of crisis in the intellect of Islamic economics:

The economic intellect in Islam:

Islam came 15 centuries ago to be a conclusion to all religions, a method for insanity, and an integral system of life as it included aspects of society, politics, economics, and ethics, along with spiritual aspects. Knowing this, we can say that the intellect of economics in Islam is very old, as old as the religion itself. The Holy Quran and the sunnah of the Prophet Mohammed (pbuh) is rich with rules and the needed guidance to organize the economic activity so it can suit the circumstances of the certain time and place. Here, we have to distinguish between the principles and basics on one side and the detailed rules and aspects of enforcement on the other side. The basics and principles that were brought along by the Holy Quran and the sunnah of the Prophet (pbuh) draws the general framework for the economic activity that we cannot work out of. These basic principles are very few and general and they are closely concerned with the basic necessities of the individual and society. For example, the prohibition of usury is general regardless of the place, society, and time as Allah (swt) says in the Holy Quran "And Allah has permitted trade and prohibited usury"(1). On the other hand, the detailed rules, styles, and economic tools were mostly left for the efforts of scholars and jurists to fulfill what benefits the society according to the prevailing circumstances so long as it does not leave the Islamic law (2). If we were to go back to the time of Islam, we would have found that the

economic lifestyle was generally simple as economic activity was limited to trade, grazing, and simple agriculture. The economic intellect focused on the Islamic law through transactions like exchanges, prices, interest, gambling, charities, and companies, along with production processes such as watering crops, agriculture, etc. There was not much need for the appearance of distinct books to treat these topics for the reason that the economic lifestyle was so simple and the Muslim people knew their religion well (3). The basic principles were built upon the base of ethics for ethics were the foundation that Islam gave to economics. These foundations take shape, first of all, through private property and respecting the rights of it whether it is in assisting way or cash and whether it is in an economic or consuming way . Second of all, the freedom of competition in the market and the prohibition of monopoly to achieve the natural equilibrium in the market. Notice that Islam did not demolish the concept of capitalism. It remained on its natural foundations but Islam only prohibited what was not natural and not ethical in it and prohibited it, like usury, in financial transactions. As for charity, Islam imposed it on Muslims as it was imposed in all the other heavenly laws. It was compared to prayers in importance as a devotional pillar of the pillars of Islam. Allah (swt) set the expenditures of charity in eight areas: the poor and the needy, for those employed to collect and for bringing hearts together [for Islam] and for freeing captives [or slaves] and for those in debt and for the cause of Allah and for the [stranded] traveler. Islam also determined other ways to import state resources such as the finding of resources during war and bringing them back to the home land The ethic side of Islam is basically orders and prohibitions to reach high morals. Reaching high morals here does not mean demolishing what came before but remaining on what is good and prohibiting what is bad. The ethic is rules of Islam do not fall only upon the economic side of life but on all sides of human behavior such as trust, faith, love, honesty, altruism, and non-exploitation. Moral values concentrate on economics as they concentrate on all other aspects of life. The Prophet Mohammed (pbuh) prohibited monopolistic behavior in the market to avoid exploitation. He (pbuh) encouraged fair competition in the market to reach fair prices through the freedom of supply and demand. He set the rule of advice between dealers and he prohibited the selling of a defected commodity unless the seller points it out to the buyer. This ensures a high degree of knowledge of the natural course of the market. Therefore, the rule of knowing the available conditions of the market is reached for all the dealers which encourages competition (4). Muslims were able to, in the first four centuries of Islam, develop the financial system, as they knew the budget, taxes, financial administration, the use of records, as well as money laundering, receipts, bonds, and remittances. Accountants, currency exchangers, and specialists emerged. They practiced industry in its two kinds: mining and manufacturing. They extracted minerals, salts, gems, gold, silver, copper, lead, coal, mercury, pearls, ivory, and more. The mastered manufacturing different kinds of textiles such as silk, wool, flax. They also manufactured scientific devices for chemistry and astronomical observations as well as weapons, gear,

swords, and paper, and in the farming field they were famous for the irrigation systems with all its kinds of canals and etc, in addition to the previous, the Muslims trade took the first place in the global trade and Al-Askinderiya and Baghdad were the ones which were determining prices for the world(5).

Despite the continuant flow of knowledge in economical field but the economical thoughts and discretions of the Muslim scientists didn't keep pace with the fast evolution of the production, exchange and organization methods which the modern ages witness, and such insufficiency in the tender of Muslim scientists in this matter can be attributed to the following methods :

1-The disappearance of the need:

The need wasn't sever for a deep and advanced economic intellect in Islam's beginning period because of the easiness and simplicity of life and the lack of the productive economical sectors and its limitedness as well as the Piety and Pious of the parties of the economic activity and their commitment And their commitment to the provisions of Sharia.

2- The intellectual decay:

After Islam's beginning period , the jurisprudence and interpretation and speech books appeared and many other knowledge in which was related to many economical matters , and with the end of the fourth century AH the Islamic state was disintegrated into smaller states and the count-down phase for the Islamic state started and the roots of this disintegration dates back to the period before the Righteous caliphate , the structure of caliphate changed so did the way of getting to it , at that period and what followed the religious faith was weak People have become more attached to the world and its melts and In many of its covenants, the political leadership has deviated from the path Which made loyal scientists resist this deviation But the result was scientists' alienation from the political and economic life of their societies Which had the worst impact on the growth and crystallization of the applied economic intellect , Scientists have become less able to understand and influence social and economic changes, as a result of this political deviation added to the above the emergence of a different category of scientists which does not ensure honesty in their fatwas, There were also some Islamic groups with different perceptions and beliefs, Which led to a multiplicity of answers and opinions on many of the issues and things that are not supported by the holy book and the Sunnah, And the inability of scientists to provide concave answers, Or for fear of dispersing Muslims, They resorted to the jurisprudence of those who preceded them of Imams to imitate them and to abide by them , Without the intellectual works to derive the provisions and evidence from its original sources (book and the Sunnah), Thus, Islamic thought reached a stage of stagnation and decay, As for what is known in the history of legislation, (shutting the door of studiosness)(6) .

3- External invasion:

By the end of the fourth century AH, weakness and disintegration began to wane in the body of the state as it was torn to emirates and states that had to fight each other this disintegration has helped to expose the state to external invasion throughout the ages, It was conquered by the Crusaders at the end of the fifth century AH and occupied large parts of the Levant for about two centuries It was also conquered by the Mongols in the middle of the seventh century AH and caused many destruction and devastation and finally came under the weight of modern colonialism in all its political and economic forms. This invasion had a negative impact on the intellectual and scientific movement of the Islamic nation it was also an impediment to economic growth.

4-The industrial progress achieved by America and Europe:

This progress was accompanied by an evolution of economic concepts in the form of economic laws and policies to support and justify it the economic backwardness and the astonishment of the strange achievements made the Islamic state like other Third World countries. Just to quote and imitate these concepts and ideas(7).

Islamic economic system:

The economic system can be defined as the way society chooses to follow in its economic life and solve its practical problems(8), the economic system is based on a set of rules and values that the society takes into account in its economic activity and is committed to, which constitutes the so-called economic doctrine, the Islamic economic system is part of the comprehensive Islam system that was revealed by God Almighty and evidence in his Holy Book And his age is his prophet and therefore he is based on divine principles and rules put by the creator of human beings who knows what works for them and harm them, and the Islamic economic system has its position on the issues of property and liberty, Islam recognized economic freedom but imposed restrictions on it. It was not launched by capitalism and did not prevent it, as socialism did , But made it a controlled freedom restricted to the limits of the Islamic Sharia, which aims to achieve the interests of human beings in the world and the afterworld, The individual has the freedom of consumption and production and investment, as it committed to the legalized controls and provisions, thus, the economic freedom is disciplined in a way that serves the interests of the individual and the community. The Islamic economic system also gives the state the right to intervene either to monitor the economic activity and to rectify some of its shortcomings or to carry out some important economic activities to be done

the state which is what the interest requires, it's an intervention that does not negate the individual's right to exercise various economic activities(9).

The overall structure of the Islamic economy(10):

The overall structure of the Islamic economy consists of three main pillars according to which its sectarian content is determined which are:

1- **Dual ownership Principle:** Islam determines the different forms of ownership at the same time, thus setting the principle of dual ownership (Multi-format) Rather than the principle of a single form of ownership which was taken on by capitalism and socialism, It believes in private ownership, public ownership and state ownership, and each of these diverse forms of ownership is assigned a special field in which it operates.

2- **Economic freedom in a limited scope principal:**

It is intended to allow individuals in the economic sphere a limited freedom with limits of Ethical morals and moral values in which Islam believes,

The Islamic definition of economic freedom is divided into two parts:

One of them is subjective : Stems from the depths of the soul and draws its strength and balance of the spiritual and intellectual content of the Islamic personality, in which is naturally formed in the context of the special education on which the individual is established in the Islamic society.

The other is objective : It expresses an external force that determines and controls social behavior, which means the definition imposed on the individual in the Islamic society from the outside by the force of sharia and based on the principle that there is no freedom for the person as prescribed by the holy sharia of the activity that is contrary to the ideals and goals that Islam believes in.

This principle has been implemented in Islam in the following manner:

First: The Sharia in its general sources ensured that the prohibition on a range of economic and social activities that hindered in the eyes of Islam from achieving the ideals and values that Islam adopts, such as usury, monopoly , etc .

Second:, the Sharia has established the principle of supervising the guardian over the public activity, and the intervention of the state to protect public interests and specifically protect them from the liberties of individuals in their activities. The and establishing such principle in Islam was substantial to ensure the realization of its ideals and concepts in social justice over time. The requirements of social justice advocated by Islam vary according to the different economic conditions of the society and the Physical conditions that surround it.

The legislative origin of the principle of supervision and intervention is the Qur'an in the verse (Obey Allah and obey the Messenger (Muhammad SAW), and those of you (Muslims) who are in authority.)(11)

.3-The social justice principle:

The third pillar of the Islamic economy is the principle of social justice embodied by Islam and the system of distribution of wealth in Islamic society which provided elements and guarantees to ensure the ability of the distribution to achieve Islamic justice. And its accordance with the values on which it rests, when Islam included social justice in the basic principles of its economic doctrine, it has not adopted the social justice in its general abstract sense, and it did not call for it in an open manner for any interpretation and didn't entrusted it to human societies which differ in their views of social justice in terms of their civilized ideas and concepts of life.

The Islamic image of social justice contains two general principles, each with its own lines and details:

One is: General interdependence principle.

And the other is: The social balance principle(12)

The economic crisis in Islamic intellect :

***The economic issue in the eyes of Islam and its solutions.**

Islam came fourteen centuries ago with a complete approach to life for its physical and spiritual aspects and considered that the economic problem in general represented by the existence of poverty in the beginning, before the societies develop and other economic problems appeared such as unemployment, inflation, And the lack of justice in the distribution of available production resources in societies, Islam provides the basic needs of the individual (ensuring sufficiency) at first , and consider it a duty of the state when needed and Islam believes that the cause of the economic issue is mainly the distance of the Muslims from applying of the law of Allah Almighty and that if they apply it there wouldn't be economic issue(13).

The reality of the economic problem in Islam:

The view of Islam to economics differs from the view of the capitalist system and the socialist system. Islam does not attribute the cause of the problem to nature and its limited resources because it views that nature is able to provide all the necessities of life which if are the not fulfilled will cause real issues in the life of an individual. Also, Islam does not view the issue as the contradiction between the form of production and distribution relations as determined by Marxism. It views the issue as the individual himself, not nature and not the form of production. This is proved through Allah's (swt) words "It is Allah who created the heavens and the earth and sent down rain from the sky and produced thereby some fruits as provision for you and subjected for you the ships to sail through the sea by His command and subjected for you the rivers. * And He subjected for you the sun and the moon, continuous [in orbit], and subjected for you the night and the day. *And He gave you from all you asked of Him. And if you should count the favor of Allah , you could not enumerate them. Indeed, mankind is [generally] most unjust and ungrateful." (14)

The Holy verses clearly state that Allah (swt) has assembled for man in this vast universe all his interests and benefits and provided for him all the sufficient resources for his life and materialistic needs. But man is the one who created this opportunity for himself with his oppression and disbelief: ("Indeed, mankind is [generally] most unjust and ungrateful." (15) Thus, the two main reasons of the economic issue in an individual's life are the injustice of man in his practical life and his disbelief in divine grace. The economic injustice of man is reflected in poor distribution and his disbelief of grace is reflected in his neglect of nature's investment and his negative attitude towards it. (16)

Islam opposes the capitalist view that the problem is the scarcity of natural resources and decides that the origin of these resources is abundance, not scarcity, because Allah (swt) is most capable of creating everything in the balance of justice. The proof of this is in the Holy verses (And the earth – We have spread it and cast therein firmly set mountains and caused to grow therein [something] of every well-balanced thing. * And We have made for you therein means of living and [for] those for whom you are not providers. * And there is not a thing but that with Us are its depositories, and We do not send it down except according to a known measure.) (17)

In his interpretation of the word measure, al-Zamakhshari stated that it is the weight of wisdom and the amount that does not allow with it to increase or decrease (18). Islam considers that scarcity is evidence of the existence of imbalance, which opposes the balance that Allah Almighty has created so scarcity is not considered in Islam as an origin that originated with creation. Abundance is considered an origin with creation. The Holy Quran verses prove that Allah (swt) has provided man, in this vast universe, everything that benefits him, achieves his interest, and He has provided him with sufficient resources for his materialistic life (19).

Economic science is usually known as the social science that has a means of studying the issues that arise from human needs and desires versus economic resources and relatively few potential to satisfy.

This makes clear that the scarcity of resources and their relative limitations are the reason for the emergence of economics, or in other words, it is the reason for the emergence of the economical issue for if man was able to make available all his needs and desires at the appropriate time, place, and and shape, there would be no need for the emergence of the study at all.

In the short term, it may be possible for an individual or community to provide all the goods and services needed, both in quantity and in quantity.

Even if raw material, trained manpower and physical capital are available, there is still a need for sufficient time to choose the best production method and to take decisions on training, production, transport, etc. Also, the raw material itself may need further manufacturing to become viable to contribute to the production of finished goods. From this, we notice that relative scarcity is one aspect of the economic problem, Not because it is a reality in which we live every moment, but because Islam makes it an incentive to work and reconstruct the land, as it also makes it an area for hardships and testing. Thus, the emergence of relative power does not contradict the abundance and the adequacy of resources brought down by God Almighty. In other words, acceptance of relative capacity (limited resources) does not mean recognition of insufficient resources per capita. It may suffice and may not suffice but it is limited at any moment in time, and this limitation is what gives life a goal and a meaning. It is a divine wisdom to induce man to seek to reconstruct the earth and provide a decent life for human beings, as it is a field of testing and conquest (20). Allah (swt) says (And if Allah had extended [excessively] provision for His servants, they would have committed tyranny throughout the earth. But He sends [it] down in an amount which He wills. Indeed He is, of His servants, Acquainted and Seeing.) (21). So, the Almighty's livelihood to his slaves in the land is restricted and limited because God knows of the inability of human beings to face the flood of God. God is unlimited without negativity or tyranny (22).

the Almighty said in another verse(And We will surely test you with something of fear and hunger and a loss of wealth and lives and fruits, but give good tidings to the patient)(23)

This means that God Almighty may afflict man with all kinds of sufferings throughout his life for the purpose of testing the strength of his faith and patience , As God created man in this world to achieve a noble goal and divine will and Sayyid Qutb depicts this will by saying(And then it is the supreme will that we want to hand over this land and release the hand of this new being in existence into it, And entrusted to highlight the will of the Creator in the creation and composition, analysis and synthesis, transformation and changing, And to relieve what is in this land of strength and energies and treasures and raw materials and harnessing all this, God willing- In this huge task that God entrusted him) and as in Allah Almighty said in his verse (And [mention, O Muhammad], when your

Lord said to the angels, "Indeed, I will make upon the earth a successive authority." They said, "Will You place upon it one who causes corruption therein and sheds blood, while we declare Your praise and sanctify You?" Allah said, "Indeed, I know that which you do not know."(25)

In other words, the estimation of the resources and their limitations have been found to motivate man to build and develop the land. Therefore, when a person meets his needs according to his proper nature, his resources will be able to satisfy his needs and if not then the Islamic Sharia will treat it in away that ensures the consumer's interest in this world and in the afterworld .

But if the individual seeks to satisfy his desires based on his lust , he will not end at some point, and will fall into many problems instead of one economic problem.(26)

Human needs:

Positive economists divide needs into economic and other non-economic needs, Dr. Al-Mahjoub pointed out that economic needs are the desire to obtain a means that would stop a painful sense or prevent it from happening, or maintain a good sense, or create or increase it.

Therefore, we find that the positive economies use various means that serve to meet the needs and desires regardless of the spiritual or ideological aspects or the damage that may be inflicted on others in society as a result of the use of these means because Economists do not care about the economic consequences of positive economics that contradict with Islam and those contradictions are :

- 1- Positive economists did not distinguish between intellectual needs and acquired needs, nor not between legitimate and illegal, the needs in their view are neutral, which means that it does not require compatibility between religion and morality.
- 2- The need is important when it becomes a real demand. This is represented in capitalist system to pay for the means that satisfy the desire with the ability to pay, and in socialism the desire to determine production and the desire to pay the price and the ability to pay for consumption
- 3- Positive Economist believes in the diversity of needs and their susceptibility to increase, as there is no ability for man to satisfy his needs of goods and services, while recognizing the law of diminishing the marginal benefit of the commodity.

Through this economic view of the needs in the positive systems we can be summarize into several characteristics:

- a- There is a confusion between the needs and the means prepared to satisfy these needs, the need is a psychological condition generated by the human from the beginning of his life till the end.
- b- Their view of the need for abstract facts and their impartiality, that is not related to morality or religion, leads these regimes to use means that may be illegal in order to satisfy their needs, regardless of the negative damage they may cause to their own society or other societies. Has happened over the centuries in the direction of the colonial powers to occupy other countries to control their economic resources which these countries need and there are many societies which still suffering from this colonization.
- c- To consider saturation as neutral facts may lead to misuse of available resources in a way that harms nature and leads to the disruption of such resources in certain areas.
- d- The existence of individuals in the community who can't afford to pay the means to satisfy their needs leads to the loss of human dignity because of the existence of a disadvantaged class in society while other classes enjoy resources.

And for Islam's concept for human needs, although it agrees with the concept of it with others in that it is a sense of pain that prompts the individual to remove this feeling, but Islam restricts the needs and the means of satisfying them with a legitimate framework. it also didn't stands in the position of neutrality for the multiple needs, but organized people's matters of their religion and their world, Between the physical and spiritual aspects of human life.

Islam has divided human needs into three ascending levels:

1. **Necessities** : They are what the human life depends on and always seeks to satisfy like food, clothing, housing, education and health.

Providing the basic needs of members of society is a duty of the State because they cannot provide for themselves. It is so important that it made the first purpose of Islamic law which was related to the preservation of religion, soul, mind, offspring and money.

In other words, Islam does not link needs (especially with regard to human necessities) and its ability to pay the price, but rather it is the duty of the State to provide them.

Islam decides that satisfaction of needs is fulfilled only by goodness, and that is proved through Allah's (swt) saying : (O you who have believed, eat from the good things which We have provided for you and be grateful to Allah if it is [indeed] Him that you worship.) (27).

2. **Widgets** : They are things that are not related to the conservation and revival of religion, mind, offspring, self, and money directly, but are necessary to raise embarrassment and to somewhat expand, for example, contracts of all kinds, and industries that produce unnecessary goods which vary from one society to another.

3. **Luxuries** : Which are beyond the limits of necessities and widgets, since leaving them does not cause embarrassment and their use is not excessive (28).

The causes of scarcity today are due to the following reasons:

1. Different distribution of resources and population density at the level of States and regions, whether in the form of land suitable for agriculture or minerals, good climate or scientific and technological progress, which created rich and poor countries.

2. The lack of optimal utilization of resources by man as a result of his lack of work and his failure to exploit available resources.

3. Deliberate behavior in satisfying the materialistic needs and desires, as consuming economic units based on their evil power without regard to the actual need, which entails neglecting the needs of others.

4. Blasphemy of blessings and the spiritual crisis experienced by different societies as a result of the alienation of people from the tolerant Islamic faith, which makes them vulnerable to the lack of resources or the use of available resources in a way that deprives others of them and thus away from achieving the purposes of sharia law.

5. The failure of states to provide the basic needs of society and to achieve minimum riches for its members, as Islam considers minimum riches to be of the most important duties of the State (29).

The treatment of the economic issue in Islamic thought:

Islam tackled the economic problem through:

1 - Removing injustice in the distribution of production

The distribution apparatus in Islam is characterized by its reliance on several tools of distribution that ensure that injustice does not occur in economic terms. The distribution apparatus in Islam consists of three tools:

A- **Work**: the most important tool of distribution in Islam. Work is the cause of ownership as the work is the reason for the ownership of the material and not a reason for

its value as socialism said.

B - Need: Community members can be divided into three categories:

- A class capable of working and satisfying their basic and luxurious needs through work
- A class capable of working and satisfying the necessary needs through this work
- A class that can not work for physical weakness or mental disability and this category can not satisfy his needs or his luxuries.

The first class depends on the work in gaining its share of distribution as work is the basis of ownership and a major tool for distribution. In this category, the individual is entitled to his share of distribution even if it exceeds his needs as long as he earns it by a legitimate way and spends what he must

The second class: it depends on the work to meet the necessary needs and depends on the need to increase the income and satisfy the needs of luxury. The state does this duty.

As for the third class, it depends on the need to meet its necessary needs and luxurious needs also. It is worth mentioning that the Islamic State is obliged to meet the needs of individuals or to distribute the wealth to those who do not work or those who do not work enough to satisfy their necessary needs. The Islamic State is obliged to satisfy all the basic needs for all individual living under the banner of the Islamic State, whether Muslim or not. The state is also obliged to work as much as possible to satisfy the luxurious needs of this individual. There are many Islamic legislations that stipulate the distribution of wealth to those in need who do not work or those who deserve it as Allah says: (And from their properties was [given] the right of the [needy] petitioner and the deprived.) (30). For example, zakat is the right of the poor and not a favor from the rich to the poor.

The basis of distribution in the Islamic economy is to ensure that the level of minimum wealth is reached, and not the minimum level of poorness is reached. Who can work can provide himself with minimum wealth will do so and who cannot, the role of need comes into play.

C - Private Property

Private property is a secondary tool for distribution:

Islam allowed the emergence of private property and allowed its development through commercial activities allowed by Islam under special conditions that did not conflict with the basic principles of social justice.

D - Construction of the Land:

Islam called for the development of production and stressed the need to reconstruct the land as humans are a successor of it.

In His Holy book, Allah says : (He has produced you from the earth and settled you in it) (31).

2 - Legislative means of Islam for the development of production:

A - Take the land from its owner if he damages or neglects it until it is ruined and he refuses to fix it. It is not permissible to disrupt the role of good land in production.

B - Islam forbidding monopoly: Islam does not permit the control of rich land by force or its protection of it without working to revive it and invest in it.

C - Islam prohibits compactness because it leads to freezing of funds

D - Islam forbade interest and abolished interest-based capital thus transforming into a productive capital which takes part in the productive process

E - Prevented the concentration of money and wealth in the hands of a few people. Allah says on His Holy book: (so that it will not be a perpetual distribution among the rich from among you.) (32).

F - Prohibition of entertainment and obscenity and the use of excessive effort to produce and continuous real work. (33)

The economic crisis in Islamic intellect:

1 - The concept of crisis in language and terminology:

Crisis in language: Means hardship and drought and it is said that they suffered the year of their crisis, which means the removal of them, and time laid its crises on us ,which means it's intensified and absent and it is also said that the man is bound by his companion, and it also means bite which means Abstained.(34)

Crisis in Terminology : Known as a sudden disorder that affects the economic balance in a country or several countries and arises from the disruption resulting from the imbalance between production and consumption (35).

The causes of economic crises in the Islamic ages are due to two reasons:

A - Political turmoil, sedition, grinding wars as well as administrative and financial corruption, and excessive extravagance and luxury, as it had an impact on the economic side because it burdens the state finances with amounts leading to bankruptcy. This, in turn, leads to a disturbance of another kind, namely the riot of soldiers and the demand for their livelihood, such as the war between the two brothers Al-Ameen and Al-Mamoun, which wasted large sums of money and caused the treasury to go bankrupt during the reign of the Caliph Al-Ameen (36).

B - Drought :

The lack of rain is often associated with economic crises due to a sharp increase in prices for basic food because of its scarcity. It is accompanied by a wave of epidemics, causing great casualties. It is known that the predominant food for people in Iraq and other countries is bread and most of what is grown is wheat and barley, and the rise in its prices is evidence of high prices for everything else (37).

History of Islamic Economic Crises:

If we follow the history of economic crises, we find them as old as humanity. The Holy Quran refers to it by Allah's (swt) saying : ([He said], "Joseph, O man of truth, explain to us about seven fat cows eaten by seven [that were] lean, and seven green spikes [of grain] and others [that were] dry – that I may return to the people; perhaps they will know [about you]." * [Joseph] said, "You will plant for seven years consecutively; and what you harvest leave in its spikes, except a little from which you will eat * Then will come after that seven difficult [years] which will consume what you saved for them, except a little from which you will store. * Then will come after that a year in which the people will be given rain and in which they will press [olives and grapes].") (38). This vision was a warning of an economic crisis.

P9/ which was fearful for seven years. There will be rain and fertility and the people will harvest for seven years. He asked them to save in these years and not to overly spend and waste, but to spend as much as necessary, in preparation for a difficult financial crisis lasting another seven years. This crisis, in the time of Prophet Yusuf (peace be upon him), was one of the crises mentioned in the Holy Quran.

When Islam came, it laid the foundations for a balanced economic system that would benefit people in their reality life. This was represented in the migration of the Prophet Muhammad (pbuh) from Mecca to Madinah, in which he established a market for Muslims that was clean and free from usury and exploitation. He (pbuh) said : "This is your market. It will always be your market and no duty will be levied on it." (39). The style of the Prophet (pbuh) at the time of economic crises was austerity and asceticism.

The Caliphs continued to follow the same approach, but during the reign of Caliph Umar ibn al-Khattab (may Allah be pleased with him) there was an economic crisis that ended with the drought that affected large parts of the Arabian Peninsula as a result of the lack of rainfall, which affected the overall economic life at the time. That year was called the year of ash (the year 17 AH) because the earth dried up and soil blackened until it became like the ashes of fire as a result of the drought that afflicted the place. There is no doubt that this crisis had turned the shadows on people so they moved from place to place in order to make a living. Everyone was aware of the advantage that characterized Al-Madinah at the time with its abundance of vegetables and pasture, which represented the best option for a large number of people to avoid the effects of the crisis. The most prominent feature of the people of the city is saving as well as being a safe haven for the rest of the population of the Arabian Peninsula. Madinah was better off than the desert because its people saved some food and grains from a long time ago so they displaced from the desert to Medina seeking shelter because, in addition to the improvement of the state is the capital of the State and the senior officials who resided there whom therefore must provide life requirements for these individuals (40).

One of the necessary economic means of confrontation that swept the nation in the era of the caliphate is psychological preparation. The adult leadership relied on the faith ammunition that prevailed in the society at the time as they still enjoy the international charity which has had a great impact in people's hearts to deal in such circumstances, especially since the life of the vast majority at the time was achieving the meanings of asceticism, altruism and power of attorney. There was no difference between one person and another in sensing the danger, all were equal.

The second track was represented by practical measures and important executive steps that helped mitigate the impact of this crisis and reduce its severity.

These actions were as follows:

1. The use of the good parts of the other adult Caliphate outside the Arabian Peninsula, which survived the crisis such as Iraq, Egypt and the Levant.
2. The immediate response of the provincial princes, which was the rapid arrival of imports from the rest of the Caliphate provinces.
3. The precise plan that was drawn up to ensure the fair distribution to all those affected by the crisis, so that the Caliph himself distributed the supplies among the people.

In addition to these actions, future plans were developed such as :

1. Zakat was not collected in the year of ash from the areas affected by the economic crisis to mitigate its effects and a contribution of the state to understand the harmful effects.
2. The distribution of those affected by the effects of the economic crisis on the survivors as a form of contribution to collect
3. Planning for the drilling of a bay later named the Bay of Ameer Al-Mu'mineen, linking the Red Sea and the Nile, in order to shorten the distances between the regions of the Caliphate, to be completed in one year, and then allocate one third of Egypt's revenues for the construction of bridges and ditches for irrigation reform in general (41).

There were many crises in the era and the following. The first of these crises was dangerous in the era of the Caliph Al Amin and at the end of the year (197 AH / 812 AH). The direct cause of it was the war between the two brothers Caliph Al-Ameen and Al-Mamoun, which lasted between 193-198 Hijra. It ended with the killing of Al-Ameen. In the course of the war, the funds that were in the treasury of the state were carried out when the faithful caliph was forced to secure and pay the salaries of the soldiers and maintain their continuation. In order to deal with the crisis, he hit the gold and silver vessels he owned and made them money. Money is known as the blood pumped by the heart in any economic activity. Therefore, we find that the current

economic crisis is caused by the banks' lack of commitment to the subject of cash and their goal is profit(42).

It is noted that Al-Ameen sowed the funds collected by the caliphs who preceded him, so that he did not have the ammunition of the caliphs only spent it .(43)

In addition to these crises, the Abbasid state had experienced economic crises and for various reasons including strife, war, excessive extravagance, profusion, illegal enrichment of some ministers and writers, natural disasters and drought. In order to secure the necessary funds, the State had to spend on the Egyptian army and the country by taking several measures, including reducing expenses and beating money, to secure cash and confiscate the funds of the ministry and writers who will be deposed and even the funds of some of the caliphs and borrow money from traders which will be paid to them as the state finances improve (44).

Chapter Two

Al-Maqrizi's Analysis of the Economic Crisis

-Economic and social life in Egypt:

Since ancient times, Islamic Egypt, had been plagued from time to time with famines, which often came about because of the shortening of the rise of the Nile River, which meant that the land of Egypt did not receive the water necessary for agriculture, leaving it without cultivation. This caused needed food to be scarce and lead to higher prices. As well, the spread of epidemics accompanied the famine in addition to the poor management of rulers and their failure to address the issue, which only made it worse. The economic crises returned after the establishment of the Fatimid state in Egypt (358-567 AH) (968-1171 AD). The first Fatimid caliphs were able to alleviate famine by taking measures which included carrying the yields with them from Morocco. When the Nile River did not rise, the Fatimids met the measures to a certain extent so there are no price disruptions. In addition, they also constructed a new capital, Cairo next to Fustat, the old capital. They had an impact on the renaissance of the economies of Egypt as these solutions and other means of treatment taken by the early Fatimid caliphs was the reason for the non-emergence of crises to some extent on the land of Egypt.

But these economic crises re-emerged and culminated in the reign of the eighth caliph of the Fatimid caliphs (45) who was known as Al-Mustansir Billah (427-478 Hijri / 1035-1094 AD). The crisis was called the Mustansiriyah distress. Egypt experienced misery and unhappiness as a result of this crisis, which was unprecedented in all the days of the Fatimid and after that too.

When Al-Mustansir Billah took over the caliphate he was only a boy of seven. The first

seventeen years of his succession were spent without any economic crises, as there were no reports of any such occurrence at that time. It is remarkable that, since the succession of the ruler, by God's command, it had been a long time without the country experiencing several economic crises. This may be due to the ostensibly apparent appointments to the Fatimid administration at the end of the caliphate.

It also seemed that this administration had learned lessons from previous crises, and took care to establish what Al-Maqrizi called the royal warehouses where wheat was stored. This was called the strategic reserve for dealing with crises when they occur(46) .

However, after this period of prosperity there was an economic crisis, specifically the year (444 AH / 1052 AD, resulting from the lack of water of the Nile that was necessary to irrigate the land so prices rose and then the famine occurred which was accompanied by an epidemic, and they were often inseparable. The spread of drought causes chaos and crimes increase (2). The historians also add another reason for the crisis due to the mismanagement of the Minister of Caliph Al-Mustansir Balah (Abi Muhammad Ali Al-Yazuri). It was customary that the Caliph buy harvest at a limit of one hundred thousand dinars a year to store and sells them at the price that he determines so traders are forced at the same price that he sells so prices remain as they are because of this. The yield that the Sultan buys annually was kept in the royal warehouses. It was similar to reserves in case of emergency. However, Minister Al-Yazuri told the Caliph that it is not necessary to preserve this tradition of storing grain and replacing it with more profitable and non-perishable product such as wood, iron, lead, honey and soap because harvest is available in the markets and their prices are always low and bread is offered to people at very low prices. The Minister's opinion of the availability of grain was due to his reliance on an incident that occurred before it, where there was an illegal competition between the bakeries and the corporal (the president) who was responsible for this craft. The price of the bread at that time was a dirham and one eighth for four pounds (47) and brought down by the unfair and malicious competition of the general bakers against their president to a dirham for ten pounds. The minister was happy and I rewarded those who began the competition but he did not see the consequences. Three years after the implementation of this policy, specifically in the year 447 AH / 1055 AD, there was a shortage of water in the Nile. The country did not have wheat stocks but the pouches of the palaces and kitchens of the Sultan. Traders took this opportunity to store and hide the wheat. They also attempted to buy a number of farmers before they matured. The conditions of the people were out of order and prices rose until the price of the bag of wheat was eight dinars.

In order to get out of this crisis, Al-Yazuri dealt with this crisis in an improvised manner. He confiscated what was stored in the stores of merchants and sealed it and placed it in

the royal warehouses. In addition, the Caliph Al Mustansir Billah resorted to negotiate with the Roman king, Constantine IX, for the importation of four hundred thousand grills of wheat, but this transaction was not made because of the death of the king and the arrival of a woman to the government, which refused to complete this deal(48). The minister also specified wheat prices and the necessity of traders to abide by them and whoever violates these prices presents himself to death and has decided that the price of the bag of wheat three dinars after it was eight dinars, A portion of wheat was also allocated to the bakeries given to them to make bread and sell it to people as it was sold before the crisis (49).

A daily quota of wheat was allocated to the people of Egypt of seven hundred bags, and to the people of Cairo three hundred bags, Thus, this economic crisis was eliminated and the people expanded for twenty months until the Nile River returned to its level The land was planted and the people's new crop came in and the crisis ended.

The second crisis which was known as the Mustansiriyah crises :

Egypt did not enjoy prosperity long enough until the crisis came more severe than the previous crises and was seven years long due to the weakness of power and the imbalance of the Kingdom and the princes seizure of the state as Morocco was independent of the Fatimid state followed by that the country of Yemen and then the economic crisis was solved And in Egypt it began from the year (457-462 AH / 1065-1069 AD)(50), and lasted for seven years and has been mentioned several reasons for this crisis, including the lack of water of the Nile from the necessary level to irrigate the land and the weakness of authorities and the imbalance of the Kingdom and the emergence of strife among people and the soldiers who are fighting each other. One historian attributed the cause of the crisis to human factors, Ibn Aiabk pointed to these reasons in that it is due to the frequent change of ministers, The spread of sedition incidents of looting and robberies , The dissolution of the administration and the lack of merchants, and lack of resources, In addition to the loss of the sanctity of the caliphate and prestige and the tyranny of the rulers of the business to what they own(51).

Al-Maqrizi mentioned the reason for the human factors in the economic crisis, is: When the Minister Abu Muhammad al-Yazuri was killed , the state did not see any good, and not nothing lined up to it and its matters got contradicted, and did not settle for a minister glorifies his way and does not settle for just thinking , And the cloud is thickened , which is only to use the minister's position and make it their market, And they will make a plot for him so that he will not stay in his place for long ,and the Sultan mingled with people surrounded the spatial abundance, he denied no one's rights, then each myrmidon came forward.

The results of this crisis are difficult for the Egyptians as the situation worsened and the farmers abandoned their villages and neglected agriculture and irrigation projects and cut of roads and the trade was blocked and no people are longer seen in the markets and the number of villages decreased to (2062) villages after it increased at the first Fatimid period to (2395).(52)

The results of this crises was also a reason for the destruction of Fustat and vanishing of its neighborhoods like Al-Askaar and Al-Waqa'a, and there were a hundred thousand house in Al-Waqa'a only which also vanished for the same reason .(53)

The state has been unable as a result of this crisis to pay the salaries of the soldiers so they raised the demands to the Caliph to pay their livelihood and Turks were the most rebel sects of all the soldiers as they demanded an increase what is scheduled for them monthly of twenty-eight thousand dinars to four hundred thousand dinars and when the caliph failed to do so, they attacked houses of finance and forced the caliph to sell what was in his treasury at the lowest cost(54), as the soldiers took instead of their salary antiques From the coffers of the king and that the sale and looting of the treasuries did not stop on the soldiers and ministers, but traders also looted a lot of antiques and rare ammunition and smuggled out of Egypt for sale at the lowest prices.

The request of the Caliph Al-Mustansir Balah of Badr bin Abdullah, known for his generosity of aid , was the way out of this crises he the Ministry was given to him in the year (446 AH / 1573). Badr was able to deal with the economic situation and interested in agriculture and repaired irrigation channels and released the abscess for farmers for three consecutive years, but should be collected in the forth year , Then the river Nile returned to its first nature, as it rose two hundred times more than usual, and the peasants returned to their villages to plant the land, then the harvest came,

Furthermore, the regularity of agriculture have worked on the decline of prices until the bag of wheat became at a cost of quarter of dinars, and the minister (Badr) encouraged traders to trade with Egypt after the days of distress and to secure of roads and punishing those who spoil and the commercial caravans returned and health became better and so did the conditions and the roads became safe .(55)

Al-Maqrizi: his life - his opinions - intellectual results:

Ahmed bin Ali bin Abdul Qadir bin Mohammed bin Ibrahim al-Maqrizi, His nickname was Taqi al-Din al-Maqrizi , he was called Al-Maqrizi according to a maqrizian alley in the city of Baalbek, where his family is descended from. The date of his birth differed between 766 and 769 AH / 1364 AD in Cairo, Egypt. He was born and lived in Egypt and died there at the age of 80 years, he also managed a number of administrative, teaching

and judicial functions in Cairo and Damascus and then devoted himself to research and writing so that his writings can be scientific sources that researchers can rely on in the scientific heritage of Muslims in history and economics.

Almoqrabi lived during the period of the post-Crusaders war and during the time of the Mamluks Kingdoms (Turkish) in Egypt which lasted 136 years from (648-784 hijri / 1382-1520 Gregorian) and during the time of MamlukS Kingdoms (Circassian) which lasted 139 years (784-923 AH / 1382-1517 Gregorian).

He had a single daughter who died in 806 AH because of a plague which followed a long famine.

He gained his academic experience from Al-Azhar Mosque in addition to the fact that he was one of the disciples of Ibn Khaldun whom had a delegation that increased his experience as a result of scientific trips to Hajj and Sham.

His scientific experience consisted of directing the ministry in the establishment and teaching office as a teacher in the Cairo schools, in addition to public speaking and the Imamate. He was a preacher at the Mosque of Amr Balfasat and a judge who took up his post as a judge and deputy in Damascus. He also served as a Chartered Accountant in Cairo.

Al-Maqrizi is one of the most prominent economic scientists because of his growing interest in monitoring economic history and trying to explain some economic facts. He has clearly focused on the following aspects:

- 1 - The markets in terms of their types, history and locations, the old and recent, for his time.
- 2 - Administrative and economic corruption that characterized some stages of the history of the Islamic state.
- 3 - The general budget of the State and the methods of preparation and systems that passed through the ages and countries.
- 4 - Money and the stages it has undergone and the various monetary policies.
- 5 - The economic systems that dominated the Mediterranean in the pre-Crusader period.
- 6 - Relationship of taxes to prices (tax return, ie, return to final consumer).
- 7 - Scales and pints (he dedicated a special book for it).

In addition, al-Maqrizi himself undertook tasks and functions of an economic nature. He took over (in the year 801 hijri) the market and the money of merchants and sellers, and he monitored the balances and charges.

His intellectual products included 200 encyclopedia large and small, of them:

- 1 - Preaching and consideration by mentioning plans and effects (known as the four-part plans).
- 2 - Behavior to see the Kings' states (monitoring the history of the Mamluks in Egypt).
- 3 - Relief of the nation by uncovering adversity (diagnosis of the crises that occurred in Egypt and its causes).

- 4 - Enjoy the hearing (6 volumes).
- 5 - Conflict and dispute between Umayyad and Bin Hashim (a purely historical book).
- 6 - Legal scales and pints (about 20 pages).
- 7 - The nukes of contracts in the mention of money (Islamic money message).

Al-Maqrizi is considered a dean who is not condemned by one of the historians in Egypt since the Middle Ages until now in the economic classification. Because of this, Al-Maqrizi enters into economic history (56).

-Al-Maqrizi's analysis of the economic crisis

Al-Maqrizi dealt with the history of famine and economic crises in his writings. He was the first to speak about the impact of monetary policy on economic and social conditions (inflation and unemployment) and the first link between monetary policy and economic fluctuations (crises and famine). Al-Maqrizi also pointed out the crises of low production and he gave the most important reasons for economic crises and violent famines, whether due to nature (droughts and drought of crops) or because of human behavior and behavior such as political conflict and rampant bribery, high housing, high rent and low value of money.

In his book "Relief of the Nation", he discussed the history of famine in Egypt from the earliest ages until the year 808 AH, the year in which the book was published. In his blogging of famine, he tries to investigate its causes and proposes the correct economic treatment for its prevention and benefits.

He dealt with the layers of Egyptian society in his era by division and classification, and classifies each of its layers in detail.

It is noted that Al-Maqrizi was similar in his books to his professor, Ibn Khaldun, in "The Introduction". Both of them were written at the heart of the economic and social aspects except that the book "Relief of the nation " is limited to Islamic Egypt. "The Introduction" is comprehensive for the Muslim world in general.

Al-Maqrizi pointed out, through his opening statements, the reason for his writing of this book, namely that the intermittent famine of his time from 796 AH to 808 AH was to show that what people are going through is the mismanagement of leaders and rulers and their failure to consider the interests of slaves. His own experiences during his tenure in Cairo (801-802 AH) helped him to deal with the book's themes in the accuracy of the world.

Economic life. Perhaps the death of his only daughter in 806 with the plague that followed one of the long famine causes was also his concern. As for the reasons for the author of this booklet, what Al-Maqrizi says in its introduction is that "when this scourge continues, and as it was sent to the creation, the types of humiliating torment which Many people thought that they've never seen such tribulations , nor have they passed such a time. And can't be ever separated from Creation, and that they are people who do not understand and the causes of accidents ignorant and stand with those who return, and they despair the spirit of God.)(57)

It is clear from the speech that this is a mismanagement of leaders and their disregard for the consideration of the interests of the worshipers in addition to distancing themselves from the faith of God.

Al-Maqrizi also mentions the reasons behind this book is to explain the reasons for these crises, how they took place, the time it took, and also mentioned the methods used to deal with these crises, and the explanation of a number of crises that occurred in the history of Islamic Egypt. In order to make it easier for those who assume the affairs of their worshipers and how to run and manage the country and get rid of economic crises and famines if they occur.

Like he said: (But this is a clarification and a statement that requires explanation , and I have resolved to mention the reasons, such as this terrible time, and how this scourge has gone too far the scourge and what happened to the worshipers which is this heinous casualty and I conclude by mentioning what removes this disease and causes the scourge. With the meanings of ways of the prices of this time, and the statement of the transgression of the exaltation and tribulation, asking God Almighty to reconcile who entrusted him with the matters of his people , and who handed him the reins of his land to what the rightful way of things should be and the goodness of the public, as the whole things will be solved if the reasons are known it's easy to the expert to reform)

The book "Relief of the Nation in the revealing of adversity " contained some twenty-six crises and famine, the contents of which were distributed in an introduction and eight chapters.

The reasons for the economic crisis in the view of Maqrizi:

After Egypt witnessed successive economic crises in the seventh, eighth and ninth centuries AH, which is due to the decline in the level of the Nile and the increasing economic and social problems without reaching a radical solution and salvation by the rulers, which is a reason for high prices and a shortage in the production of agricultural commodities. These crises, which he describes as a curse are due to three reasons:

1- The spread of bribery and corruption in the Royal States until it extended to the ministries and judges and the governors of the provinces and governors of recompense and all other works in addition to the associated favoritism and the outbreak of chaos and the deterioration of production.

(The first reason is the origin of corruption, the state of the royal plans, religious positions and bribery - such as the Ministry of the Judiciary, the Procuratorate of the provinces, the state of reckoning, and all other acts, so that nothing can be achieved except with great money. For this reason, every ignorant, corrupt, astounding, and aggressor is overcome, unless he disturbs him from great works and mighty states)(59)

2-Increase in real estate in farmlands: Is to increase the tax deduction of those who rent farmland from the peasants, which increased the burden of these farmers until they had to stop the production and most of the farmlands got disrupted Production has been reduced from yields and other agricultural crops, leading to the death and displacement of most of the peasants (The high cost: and that people who live in the service of the princes take them, They took the money to them, they loved the village more than them, and no means closer to them other than the money , and they went back to the land in the feudality of the princes and brought its tenants from the peasants, And increased the amounts of wages, so burdened the proceeds of their partisan princes And the more farmland was disrupted, so the crops and other of what the land produce was reduced due to the death of the most peasants and their displacement in the country from the severity of the years and the destruction of animals)(60)

3-money salability and the emergence of bad money and misuse of monetary policy: The coins in the era of Maqrizi were of three types: the golden dinars, the silver dirhams and the copper brass The dirham (money) has become the main source of money supply during the famine period, Which led to higher prices, which means the issue of cash increasing was not offset by an increase in the volume of national production, in other words a real increase in goods. The value of the sale of the money is very high, and the sales are so high that the value of the business is attributed to the money, especially that gold is one hundred and fifty pounds of silver, and silver is one dirham of gold, of which five dirhams are of gold, each of which is twenty-four fils. Gold exchange in Alexandria was three hundred dirhams of money, so the people became so shrewd, the money went and the lack of food was Obligatory and the inability of the existence of liabilities.

Conclusions:

- 1- The researchers explained the economic crisis in the Islamic economy and attributed it to several reasons, including dealing with usury, the sale of debt and the derivatives system, which is based on probabilistic transactions and risk, which is Controversial and parallel to the analytical tools in capitalist economic intellect. It can provide new methodological analysis tools.
- 2- The study realized that Imam al-Maqrizi has a leadership in dealing with his subject and the problem of the economic crisis. The research provided by him provided a systematic research effort according to the Islamic perspective. He

- explained that Islam has enough tools to deal with the effects of economic crises and presents enough means to prevent it
- 3- The researcher realized that the source of Islamic economic intellect has scientific and research components that can be a genuine and rich scientific component in the review and analysis of the economic crisis, but researchers according to the Islamic method did not provide enough studies and research based on scientific methodology and they continued their adoption of the general jurisprudence discourse .

Recommendations:

The researcher recommends, through the availability of research data and according to his conclusion from the research on the problem of economic crisis, recommends the following:

- 1- The re-accreditation of research and review in the sources of Islamic economic intellect because it provides tools and research resources that play its role in the studies of the economic crisis, the sources that bear the addition of scientific and analytical dimensions in sufficient compatibility with what might be available in Islamic societies of valuable data that support the ability of these communities to avoid economic crises or Treat its effects.
- 2- The data of the capitalistic economic analysis of the economic crisis does not provide sufficient approach in analyzing the economic crises in the Islamic societies. Therefore, the researcher requires to deal with these data in a way that is compatible with the nature of the crisis in Islamic societies and the derivation of theoretical data through the adoption of analytical tools of capitalist economic intellect with the data of economic intellect and the production of an economic school of intellect which has an objective approach to the capitalist research methods.
- 3- The researcher recommends those who work in the field of Islamic economic intellect to adopt systematic research methods in line with the objective requirements of scientific research and away from public discourse or adopt methods of jurisprudential reasoning to extrapolation in line with the constants of Islamic legislation.
- 4- The researcher recommends more academic scientific studies of the forerunner Al-Moqrizi because he provides a result of scientific analysis in the framework of economic crisis research, because of his research from an inductive vision and analytical ability rarely available to other Islamic thinkers in addition to increasing his scientific research as well as his scientific relevance.

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* Minimum richesse : In Islamic economic thought, it is the problem of lack of a decent standard of living, which is expressed by the scholars of the ancient Shari'a as minimum richesse, in the meaning that the individual is poor when he does not have the requirements which makes him in little place of living and doesn't need others, and it is clear that the minimum richesse can be increased by different levels of progress at any time and place.

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