

# The importance of Sharia Purpose In setting investment spending targets

Leila mokadem<sup>1</sup>

<sup>1</sup>University Kasdi Merbah Ouargla (Algeria).

The E-mail Author: [mokadem.boukhotta@gmail.com](mailto:mokadem.boukhotta@gmail.com)

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## Abstract:

When God Almighty relegated His law to slaves, its purpose is to safeguard the interests of His creation in the sooner and later, Making the basis of this sharia law on governance and interests was the right way for those interests to abide by the purposes in private and public conduct, Based on the Shariah's intentions, checks are imposed on the humanitarian act in general and on jurisprudence in particular. and scientific research in the Islamic economy is a vital facade of work that is considered jurisprudence.

While jurisprudence does not dispense with the definition of purposes, the need for scientific research in the Islamic economy is greater, because it is the search for various means of preserving purposes, and it is characterized by a detrimental benefit and real illusion.

Research in the Islamic economy is a search for countless developments that need to be tuned to the purposes. Alal al-Fassi affirmed this: "The purposes of the sharia are the eternal reference for what legislation and the judiciary depend on in Islamic jurisprudence, and it is not an extraneous source of Islamic law, but it is at its core, and it is not vague in natural law.

**Keywords:** Objectives of Sharia, Investment Spending, Islamic Economics

## Introduction

Investment objectives vary from one point of view to the trends they study, as macroeconomic investment objectives, other than micro-economic investment objectives.

The factors, motives and theories governing public investment are fundamentally different from those governing private investment. economic life in the human community as a whole, It does not care about the achievement of individuals' goals and aspirations, but rather tries to reach general goals that serve society in general. Although the objectives of the economic system are to achieve the greatest profit in less time and less cost, However, there is a difference between these doctrines in the inherent goal of wealth development and profitability and their role in human life, and those doctrines aim to achieve economic independence and the highest level of self-sufficiency and balancing its trade balance, it could sacrifice the goal of profit against other goals at the social level.

At the microeconomic level, according to its analytical tools, partial economic life in the human society of individuals - unlike the macroeconomic one - is not concerned with achieving the economic objectives of the society as a whole, but is trying to study the economic methods of individuals in their daily lives and their goals at the personal level. and, of course, everyone seeks to maximize return and increase profits from their investment projects of any kind<sup>1</sup>.

It is also not possible to limit individuals' investment objectives. Motivations and objectives may be identified. However, the goal of maximizing profit is the driving of private investment, while Islamic economic researchers consider that maximizing profit is not the sole goal of Islamic investment institutions and that it is not a good ethic to raise the logo of Islamic investment for quick gain<sup>2</sup>.

The Islamic economy aims to develop the wealth of society as an intermediary goal to achieve the well-being of society and equitable distribution among its members. Islam also requires society to provide the basic needs of individuals without excess or imitation before channelling resources for the production of other goods<sup>3</sup>.

### **The following question can be asked: What are the objectives of investing in the Islamic economy in the light of Sharia Purpose**

The purposes are defined as the meanings, judgement and objectives observed by the legislator in legislating the provisions. The purposes of the Shariah are the interests of the worshippers in their inferiority and others, whether to collect them by bringing benefits or by paying harm<sup>4</sup>.

It can also be defined as the purpose of legislation and the secrets laid down by the wise legislature in each provision for the purpose of achieving the happiness of the individual and of the group, preserving order and rebuilding the minimum with all that will bring good and human perfection so that the minimum becomes the farm of the afterward, and the human being enjoys the happiness of the neighbours.

The objectives of investment in Islam are the general meanings, governance and objectives noted and intended for the decent legislature in all its legislation on the development and fruit of money. The observation of those meanings and objectives is not concerned with a special provision of the provisions and methods of the development of money, but finds a presence in each legislation in ways of developing and valuing money, whether or not it is final<sup>5</sup>.

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<sup>1</sup>Muhammad Jumaa Al-Muhammad: The objectives of Islamic law in investment - a jurisprudential and fundamentalist study - a thesis submitted for a master's degree in Islamic jurisprudence and its principles, Faculty of Sharia, University of Damascus, 2007, pp. 213-215.

<sup>2</sup> Qaisar Abdul Karim Al-Hiti: Islamic investment methods and their impact on financial markets (stock exchanges), Dar and Raslan Foundation, Damascus, Syria, 2009, p. 71.

<sup>3</sup>Muhammad Juma Al-Muhammad: Previous reference, p. 216.

<sup>4</sup> Youssef Hamed Al-Alam: The General Objectives of Islamic Law, Second Edition, International House of Islamic Books, Riyadh, Kingdom of Saudi Arabia, 1994, p. 79.

<sup>5</sup>Qutb Mustafa Sano: Investment, its provisions and controls in Islamic jurisprudence, first edition, Dar Al-Nafayes, Amman, Jordan, 2000, p. 61.

Islamic jurisprudence has three purposes<sup>6</sup>:

Necessities, needs and improvements, each with five faculties' purposes: to preserve religion, self, mind, offspring and money, and have proved to be important at all stages of life and that the interests of religion and the minimum are based on the preservation of these five things.

What is necessary: It means that it is indispensable in the interests of religion and inferiority so that if it is lost, the interests of the world are not made straight, but on corruption, pandemonium and the going of life, and in the other the going of heaven, and the return to the obvious loss

Needs: it means that we need them in terms of expansion and lifting the distress that often leads to fatigue and the hardship that follows by missing the desired

Improvements: they mean adopting the best practices, avoiding extravagance and waste in the unfavourable.

### **1. The purpose of preserving a religion as a determinant of an investment expenditure decision:**

The decision to spend investment to save a religion is the most important decision that must come to the investor's mind before making any investment expenditure. "Because it is considered to impose an Islamic eye and duty unless society achieves its adequacy from these projects, this imposition falls short of the investor, The decision on investment expenditure for the preservation of religion is also beneficial to Islamic communities because of the economic, military and scientific strength of these decisions in Islamic communities. And through verses about spending to preserve religion, God Almighty ordered the Muslim investor to invest in projects that increase the economic and military strength of Muslims so that they can have security in religion and inferiority, And until the Muslim community gets rid of dependence on anti-Islamic communities The goal of these investments is to promote Islam and to demonstrate God's supreme word before achieving material returns.

يقول الله سبحانه وتعالى: ﴿رَوَّانِفِقُوا فِي سَبِيلِ اللَّهِ وَلَا تُلْقُوا بِأَيْدِيكُمْ إِلَى التَّهْلُكَةِ وَأَحْسِنُوا إِنَّ اللَّهَ يُحِبُّ الْمُحْسِنِينَ﴾ [البقرة الآية: 195]،

says Tabari, God first orders believers to spend their goods in His way, which He has laid out for them, in order to support His Religion; He also orders them to spend themselves in the holy war against the enemies who declare war to them; He then forbids them to throw themselves into perdition by forgetting to give a share of their goods in the way of God , or by abandoning the fight at a time when it is necessary, and Muslims need

يقول الله سبحانه وتعالى: ﴿إِنَّ الَّذِينَ كَفَرُوا يُنْفِقُونَ أَمْوَالَهُمْ لِيَصُدُّوا عَن سَبِيلِ اللَّهِ فَسَيُنْفِقُونَهَا ثُمَّ تَكُونُ عَلَيْهِمْ حَسْرَةً ثُمَّ يُغْلَبُونَ وَالَّذِينَ كَفَرُوا إِلَىٰ جَهَنَّمَ يُحْشَرُونَ﴾ 36 ﴿لِيَمِيزَ اللَّهُ الْخَبِيثَ مِنَ الطَّيِّبِ وَيَجْعَلَ الْخَبِيثَ بَعْضَهُ عَلَىٰ بَعْضٍ فَيَرْكُمَهُ جَمِيعًا فَيَجْعَلَهُ فِي جَهَنَّمَ أُولَٰئِكَ هُمُ الْخَاسِرُونَ﴾ [الأنفال الآية: 36.37]

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<sup>6</sup>Abu Ishaq al-Shatibi: Al-Muwafaqat in the Principles of Sharia, First Edition, Dar Al-Kutub Al-Ilmiyyah, Beirut-Lebanon, 2004, pp. 221-223.

He learned that when he explained the conditions of these disbelievers in physical obedience, he followed them by explaining their conditions in financial obedience, and then the Almighty stated that they are spending this money to repel God's way, that is, their purpose in spending is contrary to the pursuit of Muhammad, who is God's path. And then he said, "They're going to spend it, and then you're going to have to be discreet"<sup>7</sup>.

As the Nablus salary says, anyone who fancies that he can cancel God's call for the afterhouse is stupid and foolish. Because God Almighty has everything, big money, billions, Spend to end Islam, Islam grows stronger, the greatness of Islam that if you want to turn it off as whoever extinguishes fire with oil Oil increases it in flame, its repression gets stronger, and if you accept it, it gets stronger. In both cases, the more the world progresses, the closer it is to religion, not because it worships God, but because it sees its interest to approach the orders of religion<sup>8</sup>.

كما يقول ربنا جلال جلاله: {وَأَعِدُّوا لَهُمْ مَا اسْتَطَعْتُمْ مِنْ قُوَّةٍ وَمِنْ رِبَاطِ الْخَيْلِ تُرْهِبُونَ بِهِ عَدُوَّ اللَّهِ وَعَدُوَّكُمْ وَأَخْرِينَ مِنْ دُونِهِمْ لَا تَعْلَمُونَهُمُ اللَّهُ يَعْلَمُهُمْ وَمَا تُنْفِقُوا مِنْ شَيْءٍ فِي سَبِيلِ اللَّهِ يُوَفَّ إِلَيْكُمْ وَأَنْتُمْ لَا تُظْلَمُونَ} ﴿59﴾ وَإِنْ جَنَحُوا لِلسَّلْمِ فَاجْنَحْ لَهَا وَتَوَكَّلْ عَلَى اللَّهِ إِنَّهُ هُوَ السَّمِيعُ الْعَلِيمُ} [الأنفال الآية 60]

It means that Muslims must be strong so that there is no fight. So preparing power in Islam is to be strong, even your enemy does not fight you, Indeed, if Arabs, Muslims or any country in the world were too powerful, no one would fight it. This is a cosmic issue in which two international laws, the United Nations, morality, custom and honour do not differ<sup>9</sup>.

يقول الله عزوجل: {وَمَا لَكُمْ أَلَّا تُنْفِقُوا فِي سَبِيلِ اللَّهِ وَلِلَّهِ مِيرَاثُ السَّمَاوَاتِ وَالْأَرْضِ لَا يَسْتَوِي مِنْكُمْ مَنْ أَنْفَقَ مِنْ قَبْلِ الْفَتْحِ وَقَاتَلَ أُولَئِكَ أَعْظَمُ دَرَجَةً مِنَ الَّذِينَ أَنْفَقُوا مِنْ بَعْدِ وَقَاتَلُوا وَكَلَّا وَعَدَّ اللَّهُ الْحُسْنَىٰ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ} [الحديد الآية 10].

And he says, "How can you not spend?" This is a method of questioning for the purpose of marvelling at how someone doesn't spend knowing that this money will come to God Almighty?! So why doesn't Venal spend the wage? Wonder not to spend before you turn to God against his will?It is the word inheritance here that comes after the demise of the first owner and the distribution of inheritance is after death. They are all dead and not your inheritance. You will come to God, but the inheritance of the heavens and the entire earth of God.

When the expenditure before the opening was small and the Muslims came to indicate the singular and the few said, "Who is likely to be the few and came to (spend)". This is a signal of the distinction between the two cases: those before the opening are few

<sup>7</sup>Al-Razi, Fakhr al-Din: Al-Fakhr al-Razi's Interpretation of the Keys of the Unseen, First Edition, Dar al-Fikr for Printing, Publishing and Distribution, (Beirut) Lebanon, 1981, Part 15, pp. 165-166

<sup>8</sup><http://www.nabulsi.com/blue/ar/art.php?art=8509&id=189&sid=799&ssid=808&sssid=1410> Ratib Al-Nabulsi: Al-Nabulsi Encyclopedia, interpretation of verse 36 of Surat Al-Anfal, accessed on 11/5/2017, at one o'clock in the afternoon.

<sup>9</sup> Al-Kubaisi, Ahmed: "And Other Similarities" Program (Dubai Satellite Channel), Episode 29, broadcast on 11/07/2008.

who spend and fight and the reasons are few, not reasons for gain, but sincerity and sacrifice<sup>10</sup>.

If spending to uphold God's Word and jihad is better than spending for reasons of profit, God Almighty urges the believer to choose investments above God's Word before choosing investments that provide material gains.

By interpreting the preceding verses, it is clear to us that the decisions on investment expenditure for debt conservation are as follows:

a) The decision to spend investment in projects that show its importance and place of Islamic religion before achieving material gains.

- The establishment of centres for the dissemination of Islamic Da 'wa, which are concerned with Islamic studies in various fields and sciences, and with research on the scientific remarkability of the Holy Quran.

- General awareness of the community of the application of the Islamic religion and the damages caused by the departure from Islamic values and the catastrophic effects of the society.

b) Decision to spend investment in projects that increase the military and economic strength of Islam.

- Establishment of special laboratories dealing with scientific research in military fields for the development of military weapons.

- Establishing institutes for military training based on Islamic principles and curricula.

c) Decision not to spend investment in projects in which the Islamic religion is repulsed.

- Decision not to spend investment on projects related to taboos as liquor and open clubs and nightclubs.

- The decision not to spend investment on projects that promote the vice, such as film production and hybrid programmes.

## **2. Self-preservation as a determinant of investment expenditure:**

Decisions regarding investment expenditure for self-preservation are second and the decision on investment expenditure for self-preservation is a necessary requirement for the survival and sustainability of life, Human beings seek to protect themselves from hunger, cold, thirst and disease. Investors generally invest in projects that seek to protect themselves from eating, clothing, housing and health from disease. Provided that self-preservation is as God Almighty commands and not as God's enemies want So the Muslim investor in making the decision of investment expenditure for self-preservation has to seek to keep it according to God's orders and God's souls and not as the infidels want, God also ordered Almighty to invest in projects necessary for self-preservation before investing in investment projects related to fun and luxury.

قال الله تعالى: ﴿مَثَلُ مَا يُنْفِقُونَ فِي هَذِهِ الْحَيَاةِ الدُّنْيَا كَمَثَلِ رِيحٍ فِيهَا صِرٌّ أَصَابَتْ حَرْثَ قَوْمٍ ظَلَمُوا أَنفُسَهُمْ فَأَهْلَكَتْهُ وَمَا ظَلَمَهُمُ اللَّهُ وَلَكِنْ أَنفُسُهُمْ يَظْلِمُونَ﴾ (117) يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَتَّخِذُوا بَطَانَةً مِّن دُونِكُمْ لَا يَأْلُونَكُمْ خَبَالًا وَدُوا مَا عَنِتُّمْ قَدْ بَدَتِ الْبَغْضَاءُ مِنْ أَفْوَاهِهِمْ وَمَا تُخْفِي صُدُورُهُمْ أَكْبَرُ قَدْ بَيَّنَّا لَكُمُ الْآيَاتِ إِن كُنْتُمْ تَعْقِلُونَ {آل عمران الآية 118}.

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<sup>10</sup>Al-Samarra'i, Fadhel Saleh: On the Path of Graphic Interpretation, United Arab Emirates, University of Sharjah, 2002, Vol. 1, pp. 252-253.

These verses link spending with self-injustice and, in the second, illustrate how self-injustice is, Following disbelievers in money management, daily transactions, suspicion and trying to appease them by applying their positive laws in money management and life is an injustice to the self. And God likened the Almighty to what they spend to appease others from disbelievers with the cold wind that destroys the transplants that these spenders cultivate, God tells them that following the infidels and imitating them by applying their positive laws in the conduct of your lives is an injustice to yourselves.

The expenditure they take to sustain the infidels is intended to spend on transactions in which the riba and forbidden transactions<sup>11</sup>

ويقول عز وجل: {فَاتَّقُوا اللَّهَ مَا اسْتَطَعْتُمْ وَأَسْمِعُوا وَأَطِيعُوا وَأَنْفِقُوا خَيْرًا لِّأَنْفُسِكُمْ وَمَنْ يُوقِ شَحْحَ نَفْسِهِ فَأُولَئِكَ هُمُ الْمُفْلِحُونَ ﴿15﴾} [التغابن: الآية 15]

This is a confirmation of the urge to comply with these orders, and to show that these things are better for yourself than money and children and the love of lust and the trappings of the world<sup>12</sup>.

From the foregoing we can devise a set of investment spending decisions for self-preservation as follows:

a) The decision to spend investment on projects that oppose the ideas of the disbelievers in clothing, food and life in general.

- The investment project should be for good purpose such as investment in medicines, clothing and non-disadvantaged eating.

- Disbelievers do not continue to invest even if there is a company, the management of the company is for the Muslim and not for the infidel.

- Investing in projects free of proscribed transactions such as usury and bribery.

b) The decision to spend investment projects according to Islamic priorities that produce necessities and then needs and then improvements.

### **3. Purpose of preserving the mind as the determinant of the investment expenditure decision**

Among the determinants of investment expenditure in Islam we find the determinant of expenditure to preserve the mind As the preservation, integrity and development of minds is one of the most important factors for the success and development of societies, By preserving the minds that look at the forensic curriculum and the esoteric and cosmological sciences, the chances of society's strength and security are increased And this is one of the Lord's demands that God Almighty Muslims ordered to achieve, There are many verses that demonstrate the legitimacy of investment expenditure to preserve minds. God Almighty has ordered investment expenditure on projects that encourage science and projects that increase the synergy and convergence of hearts so that we reach unity and renounce all investment projects that increase bickering, hatred and nervousness.

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<sup>11</sup><http://www.startimes.com> Answer by Dr. Ahmed Al-Kubaisi about the difference between verse 117 of Surah Al Imran and verse 33 of Surah An-Nahl, accessed on 07/27/2017 at 11:05 PM.

<sup>12</sup>Abi Al-Qasim Jar Allah Mahmoud bin Omar Al-Zamakshari Al-Khwarizmi: Interpretation of Al-Kashshaf on the Realities of Revelation and the Sources of Sayings on the Faces of Interpretation, Third Edition, Dar Al-Ma'rifa, Beirut-Lebanon, 2009, p. 1114.

قال الله سبحانه وتعالى: {لَا يُنْفِقُونَ نَفَقَةً صَغِيرَةً وَلَا كَبِيرَةً وَلَا يَقْطَعُونَ وَادِيًا إِلَّا كُتِبَ لَهُمْ لِيَجْزِيَهُمُ اللَّهُ أَحْسَنَ مَا كَانُوا يَعْمَلُونَ} ﴿120﴾ وَمَا كَانَ الْمُؤْمِنُونَ لِيَنْفِرُوا كَافَّةً فَلَوْلَا نَفَرْنَا مِنْ كُلِّ فِرْقَةٍ مَنَّهُمْ طَائِفَةٌ لِيَتَفَقَّهُوا فِي الدِّينِ وَلِيُنذِرُوا قَوْمَهُمْ إِذَا رَجَعُوا إِلَيْهِمْ لَعَلَّهُمْ يَحْذَرُونَ} [التوبة الآية 121].

The preceding verses make it clear that the believers must rush to support God's religion. And this victory is jihad for God to show religion, and the second impulse to agree on religion and seek science. And God Almighty in the preceding verses on spending for both cases, Thus, the preceding verses are clear evidence of investment spending to induce science. Thus, the preservation of science preserves the mind from missteps, distortion and dissatisfaction to the dissatisfaction of God Almighty.

قال الله سبحانه وتعالى: {وَأَلْفَ بَيْنَ قُلُوبِهِمْ لَوْ أَنْفَقْتَ مَا فِي الْأَرْضِ جَمِيعًا مَا أَلْفَتْ بَيْنَ قُلُوبِهِمْ وَلَكِنَّ اللَّهَ أَلْفَ بَيْنَهُمْ إِنَّهُ عَزِيزٌ حَكِيمٌ} ﴿62﴾ يَا أَيُّهَا النَّبِيُّ حَسْبُكَ اللَّهُ وَمَنِ اتَّبَعَكَ مِنَ الْمُؤْمِنِينَ} [الأنفال الآية 63].

Metuli Al-Sha 'rai says the heart is the source of the intention followed by the behaviour So the fountain of all emotions is the heart, and so we see man sacrificing everything and possibly sacrificing his freedom and money for what he believed and settled in his heart. And we see scientists in their transactions living long years and depriving themselves of the enjoyment of lower life because science has become a creed in their hearts whether they are Muslims or not, As if the heart's intention and what settles in it is the strongest thing in life<sup>13</sup>.

ويقول الله تعالى: {وَأَلْفَ بَيْنَ قُلُوبِهِمْ}

They are known as other Arabs of diet, nervousness, introversion of grudge and renunciation of revenge so that they barely have two hearts, but with the compromise of God they have become as one breath<sup>14</sup>.

ثم يقول الباري عز وجل {لَوْ أَنْفَقْتَ مَا فِي الْأَرْضِ جَمِيعًا مَا أَلْفَتْ بَيْنَ قُلُوبِهِمْ}

Their hostility reached such an extent that if someone spent to repair the same money in the land, they could not do so<sup>15</sup>.

God Almighty tells us that with the science that has become a dogma entrenched in the hearts of believers, they have come together. Although expenditure will not be useful in composing solely among hearts, but in spending on the Lord's Flag and the legitimate approach, we reach unity and composing hearts among them, thereby preserving minds and preserving societies from missteps.

Therefore, not to spend on projects that lead to intolerance and bickering, hatred and thus lead to segregation, but attention must be paid to projects that fight everything that is corrupt to morality and to hatred among people. Among the investments in projects that neglect science and increase hatred and hatred we find investments that

<sup>13</sup> Muhammad Metwally Al-Shaarawy: Faith Thoughts Program by His Eminence Sheikh Metwally Al-Shaarawy, the official channel of His Eminence Sheikh Muhammad Metwally Al-Shaarawy, published on 01/20/2012 .

<sup>14</sup> Mahmoud Shukri Al-Alusi Al-Baghdadi Shihab Al-Din: The Spirit of Meanings in the Interpretation of the Noble Qur'an and the Seven Oft-Repeated Verses, Part Ten, Dar Ihya' Al-Turath Al-Arabi, Beirut-Lebanon, no publication date, p. 28.

<sup>15</sup> Nasser Al-Din Abi Al-Khair Abdullah bin Omar bin Muhammad Al-Shirazi Al-Shafi'i Al-Baydawi: Anwar Al-Tanzil and Secrets of Interpretation, presented by Muhammad Abdul Rahman Al-Mar'ashli, Dar Ihya' Al-Turath Al-Arabi, Beirut-Lebanon-, 1998, Part 03, pp.: 65-66.

promote songs and drunks that allow gambling and investments in bickering games such as football.

It follows from this conclusion that decisions on investment spending to preserve the mind are as follows:

- a) Investing in projects that make people's mind healthy and free from harm such as educational institutions, publishing houses and Islamic printing, to provide a good book and the right place.
- b) Invest in projects that encourage beneficial sports such as swimming education, shooting and horse riding.

#### **4. The purpose of the preservation of offspring as the determinant of the investment expenditure decision:**

The preservation of offspring is undoubtedly one of the most important elements necessary for the prosperity and strength of any society and its protection from moral dissociation, loss and family fragmentation. This has been confirmed by many scientific studies and research in more open and developed societies. This is what these societies strive to maintain by focusing on the results of these research because they fear that the loss of offspring is one of the most important causes of the latter's weakness and decline. As Muslims, our Almighty Lord commands us to preserve the offspring in which nations are preserved and prospered, in many Koranic evidence and prophetic conversations.

قال تعالى: {الرِّجَالُ قَوَّامُونَ عَلَى النِّسَاءِ بِمَا فَضَّلَ اللَّهُ بَعْضَهُمْ عَلَى بَعْضٍ وَبِمَا أَنْفَقُوا مِنْ أَمْوَالِهِمْ فَالصَّالِحَاتُ قَانِتَاتٌ حَافِظَاتٌ لِّلْغَيْبِ بِمَا حَفِظَ اللَّهُ وَاللَّاتِي تَخَافُونَ نُشُوزَهُنَّ فَعِظُوهُنَّ وَاهْجُرُوهُنَّ فِي الْمَضَاجِعِ وَاصْبِرْنَ لَهُنَّ فَإِنْ أَطَعْنَكُمْ فَلَا تَبْغُوا عَلَيْهِنَّ سَبِيلًا إِنَّ اللَّهَ كَانَ عَلِيمًا كَبِيرًا} [النساء : 34].

Men are competent to discipline their women and to take their hands, in what they must to God and to themselves; With God's preference for men over their wives, because men pay dowry to women, spend their money on them, and provide them with sufficient security<sup>16</sup>.

In his explanation, ELbyidaouisays: "Men are strong on women." God's preference for men over women in full mind and good governance, more power in business and sectors, and therefore more about prophecy, emiracy, jurisdiction and observance, testimony in the collectors of issues, the necessity of jihad and Friday, and greater contribution to inheritance and divorce control<sup>17</sup>.

God Almighty has linked the strength of men, which is to care for and spend on women and good women.

In the absence of her husband, a valid woman reserves her husband's presentation, money, obedience and, consequently, his descendants. It is like God Almighty says to the faithful slave if you want to have this good woman you have to do well and, of course, there are exceptional cases in which the insured may be in full custody but not get the woman he promised.

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<sup>16</sup>Abu Jaafar Muhammad bin Jarir al-Tabari: Al-Tabari's Interpretation, a Comprehensive Explanation of the Interpretation of the Verses of the Qur'an, First Edition, Dar Hijr for Printing and Publishing, Cairo - Arab Republic of Egypt -, 2001, Part 06, p.: 687.

<sup>17</sup> Nasser Al-Din Abi Al-Khair Abdullah bin Omar bin Muhammad Al-Shirazi Al-Shafi'i Al-Baydawi, previous reference, Part 02, p.: 72.

At present, numerous social studies<sup>18</sup> examining the cause of the breakup of families, increased infidelity, increased divorces and the reluctance to marry have shown that one of the most important causes of these phenomena is men's lack of guardianship and spending on women.

قال تعالى: {أَسْكِنُوهُنَّ مِنْ حَيْثُ سَكَنْتُمْ مِنْ وُجْدِكُمْ وَلَا تُضَارُّوهُنَّ لِتُضَيِّقُوا عَلَيْهِنَّ وَإِنْ كُنَّ أُولَاتٍ حَمْلٍ فَأَنْفِقُوا عَلَيْهِنَّ حَتَّىٰ يَضَعْنَ حَمْلَهُنَّ فَإِنْ أَرْضَعْنَ لَكُمْ فَآتُوهُنَّ أُجُورَهُنَّ وَأَتَمِرُوا بِهِنَّكُمْ بِمَعْرُوفٍ وَإِنْ تَعَاَسَرْتُم فَاسْتَزْضِعْ لَهُ أُخْرَىٰ ﴿6﴾ لِيُنْفِقَ ذُو سَعَةٍ مِّن سَعَتِهِ وَمَنْ قُدِرَ عَلَيْهِ رِزْقُهُ فَلْيُنْفِقْ مِمَّا آتَاهُ اللَّهُ لَا يُكَلِّفُ اللَّهُ نَفْسًا إِلَّا مَا آتَاهَا سَيَجْعَلُ اللَّهُ بَعْدَ عُسْرٍ يُسْرًا {الطلاق الآية 7}.

So one of the purposes of preserving the offspring by spending is that God Almighty is an order to spend on the pregnant divorce that has children in addition to housing even if she is not pregnant and does not impose spending on the divorced who is not pregnant or has no children because pregnant women and children's mothers need to spend the most, Until she spends more on herself and her children, a divorced woman who is not born with her chances of remarriage than a divorced woman who has children. Thus, when a man spends on the mother of his children, who divorced her while she keeps her house, it may be one of the reasons why he returns her to his age, includes her children, and preserves his descendants and family from divorce. family fragmentation and loss of offspring due to divorce ".

يقول الله تعالى: { الَّذِينَ آمَنُوا إِذَا جَاءَكُمُ الْمُؤْمِنَاتُ مِهَاجِرَاتٍ فَامْتَحِنُوهُنَّ اللَّهُ أَعْلَمُ بِإِيمَانِهِنَّ فَإِنْ عَلِمْتُمُوهُنَّ مُؤْمِنَاتٍ فَلَا تَرْجِعُوهُنَّ إِلَى الْكُفَّارِ لَا هُنَّ حِلٌّ لَهُمْ وَلَا هُمْ يَحِلُّونَ لَهُنَّ وَآتُوهُنَّ مَا أَنْفَقُوا وَلَا جُنَاحَ عَلَيْكُمْ أَنْ تَنْكِحُوهُنَّ إِذَا آتَيْتُمُوهُنَّ أُجُورَهُنَّ وَلَا تُمْسِكُوا بِعِصَمِ الْكُفَّارِ وَاسْأَلُوا مَا أَنْفَقْتُمْ وَلَيْسَ أَسْأَلُوا مَا أَنْفَقُوا ذَلِكَمُ حُكْمُ اللَّهِ يَحْكُمُ بَيْنَكُمْ وَاللَّهُ عَلِيمٌ حَكِيمٌ ﴿10﴾ وَإِنْ فَاتَكُمْ سَيِّئٌ مِنْ أَزْوَاجِكُمْ إِلَى الْكُفَّارِ فَعِاقِبْتُمْ فَاتُوا الَّذِينَ ذَهَبَتْ أَزْوَاجُهُمْ مِثْلَ مَا أَنْفَقُوا وَاتَّقُوا اللَّهَ الَّذِي أَنْتُمْ بِهِ مُؤْمِنُونَ } {الممتحنة الآية 11}.

Among the means of preserving the offspring by spending are the provisions mentioned in the preceding verses. The believing woman must not remain under the hands of the infidel man. Nor must the faithful man remain with the infidel wife of God's religion because of the complications of the cause. Because the infidel will corrupt the family because of her company and the insured will be pressured by her infidel husband if she stays with him, Because God commands justice, a man must not lose his wife, nor must his money be spent on her. Therefore, the Muslim judge must order the reimbursement of the infidel husband's money spent on his Muslim wife. The Muslim who left his infidel wife must claim the money he spent on her so that he can rebuild his life with his faithful husband and keep him and his family from losing and dropping.

From the foregoing verses, we conclude that expenditure takes place because the infidel returns his expendable money to him leaving his Muslim wife. She may be the reason why her children come from him because she is free and unrestricted and

<sup>18</sup> See the following research:

- Makkak, Laila: Women's work and its impact on family stability in Algerian society (a field study in the municipality of Shamra, Yatna Province), Algeria, University of Hadj Lakhdar Batna, 2016/2017.
- Al-Zaabi, Reham Adeb: Guardianship and its impact on family and community stability, Islamweb website, 2002, accessed on 06/30/2019 at 20:40 articles.islamweb.net.

cannot pressure her to leave her religion. She may marry a Muslim man and adopt his family in her own right, leaving the infidel wife out of her way if she insists on her disbelief, keeping the Muslim man's home, maintaining him and preserving his offspring. and therefore, investment should be encouraged in projects that contribute to the choice of a good, insured wife because they contribute to the building of a family that is good for the community. Therefore, projects must be proposed that work towards the selection of good wives and the building of Muslim families.

Our Lord Almighty directed investment spending to preserve offspring through the decision to spend on the following projects:

a) Invest in enterprises that increase men's strength and provide jobs for men without women (i.e. invest in enterprises that increase men's chances of spending on their homes to increase their strength).

- Investing in SMEs through investment formulas and methods in Islamic banks such as participation and peace.

- Investing in projects whose mission is to attract and search for the unemployed and associate them with major institutions in order to bring the distance between the applicant and his opponent inside and outside the country.

b) Invest in projects that increase social welfare opportunities for widows, divorced women and persons with special needs (e.g. projects that provide employment opportunities and housing for them).

- Invest in projects that are concerned with providing financing for women staying at home according to their skills and according to the market's needs for the businesses they master while participating in profits.

- Establishing investment projects to provide employment opportunities for widows and divorced women by participating in the financing of nursery projects, designing corporate websites or making home meals for students and working women, etc.

- The creation of projects specific to groups with special needs such as those requiring creativity. Those with special needs, despite their disability, are on one side but God Almighty has created creative energies in other aspects.

c) Invest in projects that help to choose a good wife and build Muslim families.

##### **5. Preserving money as a determinant of investment spending:**

Preserving money is one of the most important elements of legitimate purposes, as Dr. Hussein Shehata says "Money is the cornerstone of life, the strength of economic transactions, and Islam has taken care of it in terms of its preservation and development to realize the benefits for which it was created, and God has forbidden the hoarding and imprisonment of money." And God Almighty ordered us not to direct money in investments that serve one side at the expense of others who are vulnerable in order to increase boasts and prostitutes or for fun, We now find a lot of investment projects that care about certain categories at the expense of others. poverty ", which exacerbates social disagreement, increases the gap between poor and rich, increases bickering, hatred and envy between the two groups.

قال الله تعالى: {وَأَحْبَبَ أَتَمَرَهُ فَأَصْبَحَ يُقَلِّبُ كَفَّيْهِ عَلَى مَا أَنْفَقَ فِيهَا وَهِيَ خَاوِيَةٌ عَلَى عُرُوشِهَا وَيَقُولُ يَا لَيْتَنِي لَمْ أُشْرِكْ بِرَبِّي أَحَدًا

[الكهف: الآية 42] {

One reason to save money by spending is not to be trapped in God. In this dignified verse, a decoy means that a person does not believe that money is capable of giving him the happiness and comfort of the world. So God Almighty made this money a heartbreak for the unbelievers who shared God. So to save money by spending it must be to spend this money in order to satisfy God Almighty and in order to make returns in the world and the afterwards, He who believes that with his money he will gain power and social status and denies God's credit to him for that. Thanks to his money, he will inevitably expose his money to the doom and loss shown because he promised God the Almighty that he has shown through the preceding generous verses.

قال الله تعالى: يَا أَيُّهَا الَّذِينَ آمَنُوا إِنَّ كَثِيرًا مِّنَ الْأَخْبَارِ وَالرُّهْبَانِ لِيَأْكُلُوا أَمْوَالِ النَّاسِ بِالْبَاطِلِ وَيَصُدُّونَ عَن سَبِيلِ اللَّهِ وَالَّذِينَ يَكْتُمُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا يُنْفِقُونَهَا فِي سَبِيلِ اللَّهِ فَبَشِّرْهُمْ بِعَذَابٍ أَلِيمٍ [التوبة الآية 34].

Al-Saadi says: This is a warning from God Almighty worshippers of many inks and monks, i.e.: Scientists and worshippers who eat people's money falsely, i.e., unjustly, They stand by God. If they have salaries from people's money, Or people give them money, for the sake of their knowledge and worship, And for the sake of their gift and gift, and those take it and repel people for God's sake, Taking them on this face is an overwhelming and unjust thing, people have put their money into the straight. And those who take people's money unjustly, give them to pick them up or judge them other than God, these inks and monks, to warn them of these two situations: to take people's money wrongly, and to repel them from God. Those who treasure the gold and the silver shall not spend it in the way of God<sup>19</sup>.

According to Al-Maraghi, the money was inaccurately eaten: taken illegally. This takes place in different forms: bribed for the purpose of judgement or assisting in the invalidation of a right or investigation, carried out by the holder of a religious or civil authority, whether official or informal<sup>20</sup>.

By overthrowing these concepts on our contemporary reality, we find many government functions employed by people who are paid from the people's funds in order to advise the people through the jobs they exercise, especially those that have a direct connection with the citizen. and many of them do not advise people in their businesses and cheat in financing investment projects in order to achieve personal interests so that many of those working in government departments bid for projects with illegal infrastructure in order to increase their funds, Even the bidders try to cheat on the completion of these projects in order to keep the most of the tendering money at the expense of the project itself. project ", owing to a lack of monitoring and tracking by government officials of such projects.

The verse can also indicate that the hoarder is sinful, and God Almighty has compared it to the One who fends for God's sake and eats people's money with falsehood and the rights it contains to the group over private money. The question remains what is the purpose of linking hoarding to spending?

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<sup>19</sup>Abdul Rahman bin Nasser Al-Saadi: Facilitating the Generous and Merciful in Interpreting the Words of the Generous, Investigator: Abdul Rahman bin Mu'alla Al-Luwaihaq, Second Edition, Dar Al-Salam Library for Publishing and Distribution, - Riyadh - Kingdom of Saudi Arabia, 2002, p.: 382.

<sup>20</sup> Al-Maraghi, Ahmed Mustafa: Al-Maraghi's Interpretation, The First Cap, Mustafa Al-Babi Al-Halabi and Sons Library, Arab Republic of Egypt, 1946, Vol. 10, p. 108.

So hoarding has to do with expenditure, because hoarding is the part of savings that is not directed at spending, This is because if you treasure money and disrupt it, it means a lack of payment and financing means. and thus a gap between demand and aggregate supply of goods and services, With no ability to discharge them, economic activity is in a state of contraction, The State is deploying amounts of money to remedy the problem. Prices are higher as a result of the increase in the amount of money than the quantity of goods and services offered. in the economic terminology of inflation, which in its most basic sense means a amount of money that chases a small amount of goods<sup>21</sup> .

God Almighty has instructed investment expenditure to conserve funds by paying attention to the decision to spend on projects that are concerned with:

a) Investing in public enterprises that benefit all members of society without specific special groups (investing in special projects for certain groups with a view to achieving material and personal gains from such investments).

- Control of the issue of the granting of agricultural land to agricultural investors, with the need to monitor the process of land exploitation on the agricultural and animal side.

- Public spending on human investment and knowledge development for generations is concerned with public schools at the expense of private institutions.

- Attention to public health expenditure by the Government and to the health centres of the general population.

b) Invest in projects that fully employ capital without resorting to hoarding funds.

- A financial feasibility study of the bidding projects submitted to the contractors before and after the completion of the project.

- Feasibility studies submitted for the project's financing conform to international standards in the establishment of the project submitted for funding.

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