

# The Wealth Distribution System and Its Role in Achieving Economic Efficiency in the Islamic System

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Received: 24/07/2024

Accepted: 03/10/2024

Published: 25/10/2024

## Abstract

*The economic system encompasses mechanisms for making and implementing economic decisions related to the allocation of resources, with the aim of achieving economic objectives. It is essential to understand how the type of economic system impacts economic outcomes. Certain areas play a key role in evaluating economic performance, where many researchers agree on the importance of the following criteria: justice in wealth and income distribution, economic efficiency, economic stability, economic growth, and economic development goals. This paper explores the effectiveness of the justice criterion in wealth distribution within the Islamic economic system and the methods for achieving the optimal allocation of material and human resources to ensure efficiency in economic performance. It also examines the relationship between distributive justice and economic efficiency. The study emphasizes a fair distribution system that is not solely based on labor or property ownership but establishes a unique distributive framework that incorporates legal principles, organized according to efficiency and justice considerations, ranging from labor, property ownership, to need and poverty. These criteria ensure comprehensive economic efficiency and fair welfare.*

**Keywords:** Wealth distribution, distribution criteria, distributive justice, economic efficiency.

**Introduction:** The misallocation and misuse of wealth in society without conscious study has led to its depletion and the emergence of economic problems. As a result, it has become necessary to search for mechanisms and methods to optimally allocate wealth and achieve the best possible outcomes. Economic efficiency involves studying the behavior of individuals in society, particularly in the use and distribution of scarce resources and their utilization in the production of goods and services. Economic efficiency is achieved through the participation of both human and material resources, with the distribution system ensuring the use of these resources in a highly efficient manner.

**Problem Statement:** Economic thought has consistently viewed economic efficiency as a goal for all societies. However, the distribution system and its criteria have often been separated from their role in achieving economic efficiency, especially in terms of justice and societal balance. This has resulted in a failure to fully realize this efficiency due to a lack of foundational elements necessary for distributive justice. Therefore, this paper raises the following questions: What are the main criteria adopted by the Islamic economic system for wealth distribution and achieving distributive justice? How has distributive justice contributed to achieving economic efficiency? In which areas has the distribution system contributed to economic efficiency? What are the mechanisms employed to allocate material and human resources to achieve multidimensional efficiency?

**Research Objectives:**

- To clarify the scientific and economic value of the concept of distribution, its criteria, and its impact on achieving economic efficiency, and to foster developmental progress aligned with the intellectual framework of the nation.
- To highlight the relationship between wealth distribution in the Islamic system and its resultant distributive justice, as well as its effect on economic efficiency.
- To emphasize that distribution criteria aimed at achieving societal welfare and meeting the needs of all individuals are a necessary condition for economic efficiency.
- To analyze the ways in which the wealth distribution system in the Islamic economic system has contributed to achieving both financial and human efficiency.
- To demonstrate to what extent a fair distribution system can improve human labor efficiency and use material resources effectively, while achieving increased productivity, economic stability, and stimulating growth.
- To shed light on the fact that the success of a society, and the superiority of its economic systems, lies in its ability to achieve justice in wealth distribution among its members and to provide them with means to meet their needs.

The research addresses a fundamental hypothesis: that wealth distribution criteria, which achieve distributive justice, are a necessary prerequisite for achieving economic efficiency. Fair distribution positively impacts various areas that contribute to effective economic efficiency and its broad effects on both individuals and society.

The study employs an inductive approach to analyze the Islamic system's experience, its application mechanisms, and the dimensions and indicators of distribution justice.

**Research Plan:** To clarify the importance, objectives, and methodology of the research, the study is organized into the following sections:

- The concept of wealth distribution
- Criteria for wealth distribution

- The concept of economic efficiency and its types
- The role of the wealth distribution system in providing employment and improving human efficiency
- The role of the wealth distribution system in the efficient use of material resources
- The role of the wealth distribution system in achieving increased productivity

**1. Concept of Wealth Distribution:** Islamic economic thought on enabling people to benefit from wealth, its acquisition, the ways people manage it, and how it is distributed among them is based on legal principles of distribution. This includes the concept of subjugation and stewardship of the earth, which has given rise to notions related to ownership, labor, and need. These elements form the basis for wealth and income distribution and clarify its mechanisms.

**1.1. Conceptual Definition of Distribution:** The term "distribution" is a modern economic concept. In the works of jurists and economists, the term includes several meanings and interpretations.

- **Linguistic definition of distribution:** Distribution refers to division and dispersal. It is said that something is "distributed" when it is divided and dispersed among people. (Ibn Manzur, 2003, Vol. 8, p. 391). In the Basic Arabic Dictionary, distribution refers to the division of wealth, inheritance, or profits among shareholders (Al-Abed, 1989, p. 1304). To "distribute" wealth means to divide it.
- **Terminological definition of distribution:** Distribution refers to various concepts, including the distribution of goods among citizens and their marketing, the allocation of financial resources among different industries, and the distribution of wealth and income among individuals in the nation (Al-Ali, 2001, p. 125). In economic terms, distribution refers to the division of wealth and income among individuals (Irshid, 2008, p. 238). Some limit the concept of distribution to participants in the economic process, defining it as the division of material production factors and primary resources required for production among different sectors of the national economy on the one hand, and the division of the products of labor among producers, capital owners, and the state on the other (Aql, 2011, p. 30). Others limit distribution to what is known as "personal distribution," meaning that a person receives income not due to their participation in the production process, but based on their social status. Thus, distribution is defined as the way in which wealth and income are divided among members and groups of society within a specific framework of values, traditions, and societal aspirations (Hussein, 1969, pp. 86-87), or as the manner in which the total income of society is divided among different classes deserving of a share of it (Shuqair, 1960, p. 69).

**Distribution in the Islamic Economic System:** Distribution in the Islamic economic system refers to the transfer, division, or redistribution of wealth and income among members of society, whether this occurs through market exchanges (as in trade), or by other means, such as inheritance, gifts, or endowments (Zarqa, 1984, p. 2). It may also occur through state

mechanisms, like zakat (charitable tax) on wealth, or through the state's guarantee of a minimum standard of living for individuals. Distribution can be mandatory, such as with zakat or Sadaqat al-Fitr (charity given at the end of Ramadan), or voluntary, like optional charity (Irshid, 2011, p. 233).

This definition recognizes that distribution in Islam is about optimally dividing wealth and income generated in the market and transferring it to its rightful recipients through mechanisms such as charity, zakat, and inheritance. However, the definition does not include Islam's view on wealth distribution before the production process, and prior to wealth and income being allocated to their rightful recipients. Jurists did not extensively theorize about distribution, but some referenced it while discussing the distribution of wealth, indicating its foundational presence in their thinking, even if not explicitly detailed. For instance, Imam Al-Subki stated: "The leader (Imam) may impose a tax on the rich to cover the needs of the soldiers, and if he deems it necessary to allocate lands for this purpose, there is no harm, for we know that when two harms conflict, the greater one must be repelled" (Al-Subki, 2004, Vol. 3, p. 182).

Thus, we can arrive at a more comprehensive definition of distribution in Islam, which encompasses all its elements: it is the method of dividing natural wealth resources and the value of wealth produced in the market, and then redistributing it within the framework of Islamic values, principles, and regulations governing ownership (Aql, 2011, p. 43). This requires identifying who is entitled to a share of wealth and income, how much they are entitled to, and the factors that govern this distribution. Based on this definition, distribution in the Islamic economy includes:

- Primary distribution of wealth sources (ownership regulation).
- Practical distribution of production returns (distribution of labor, land, and capital returns).
- Equitable redistribution.

**1.2. The Objective Concept of Distribution:** In the Islamic economic system, the economic problem revolves around human needs, the means to satisfy them, and the ability to benefit from wealth. Since the means are available and scarcity is excluded, production does not pose a fundamental issue in satisfying needs. Rather, the desire for satisfaction drives an increase in production and the creation of its means. The problem lies in enabling people to benefit from wealth or preventing them from doing so—i.e., the issue stems from the inability of all people to acquire wealth justly. Humanity has suffered throughout history from various forms of injustice and exploitation due to the lack of proper criteria for distributing the nation's wealth. The methods of distribution have been poorly managed, resulting in social risks that threaten societal balance.

Injustice in wealth distribution, with most wealth concentrated in the hands of a few individuals or groups, creates disparities in consumption levels. This allows a wealthy minority to enjoy the society's resources due to their strong purchasing power, while the majority's economic activities

are unable to meet the needs of the larger population due to their weak purchasing power (Saqr, 1981, p. 67).

However, as both a doctrine and a system, Islamic economics has a distinctive view on the distribution of wealth and income, both before and after production. It also has a different perspective on production factors and their returns, framed within the principles of justice. Islam explicitly disapproves of significant disparities in income and wealth, refusing to allow a class to monopolize wealth or steer the economy in a way that harms public interest. Islam has legislated various means to ensure fairness in distribution.

While economic growth in Islamic economics is based on both quantitative and technical aspects of production activities, fair distribution is a necessary condition for production growth. Otherwise, a contradiction between consumption and production would arise. Understanding the distribution system and its theory helps answer a critical question: For whom do we produce? Or how do we divide the production yield among members of society? If there is a shortage, who will be deprived, and who will be granted resources? This raises the issue of selecting the criteria and rules on which distribution is based, meaning how society's actual resources and production of goods and services are divided among its members.

**2. Wealth Distribution Criteria:** A criterion, as a concept, refers to what the situation should be, rather than dealing with the current state of affairs. Distribution criteria are defined as principles that determine who is eligible to receive a real income in a given situation (Zarqa, 1984, p. 3). This leads us back to the root of the economic problem, which arises from the imbalance in the distribution of wealth and income among members of society, signaling a clear disruption in the distribution criteria (Mansour, 2007, p. 207). Due to the importance of distribution criteria, Islamic law has devoted attention to explaining and detailing their boundaries. Based on an analysis of Islamic texts and the jurists' interpretations, it becomes evident that the Islamic economic distribution system relies on several key criteria, including:

**2.1. Distribution Based on Labor:** Islam encourages diligent work and considers it a means of creating a welfare society, which is a goal pursued by all economic systems. Labor is a means of earning without resorting to begging, as Islam prohibits earning without work. Islam emphasizes earning through labor and commands individuals to utilize the wealth they acquire to satisfy both their private and public needs through work. Since labor is a broad concept, and its types and results vary, Islamic law did not leave the term "work" undefined but specified the types of labor that are valid for earning.

In return, the worker is entitled to own the product of their labor. Labor is a basis for ownership in Islam, making it a primary tool in the distribution system, as each worker receives the fruit of their efforts. Labor is thus the reason for establishing ownership, and this principle represents the idea of fair distribution in Islamic economics, where effort is tied to reward (Baqir Al-Sadr, 1991, p. 334).

This labor-based principle of ownership reflects the natural human inclination to possess the results of one's work. This tendency stems from each individual's sense of control over their

labor, making ownership based on work a human right. Therefore, labor is considered one of the most important tools and criteria for distribution (Irshid, 2011, p. 234).

**2.2. Distribution Based on Exchange:** According to the exchange principle, a person is entitled to receive income proportional to what they contribute. An individual's share of income is determined by two factors:

- The quantity (number of units) of productive services they offer to society, which depends on how much they possess of the factors of production and their willingness to use them, either personally or through others.
- The price per unit of those factors, which is determined in the market based on supply and demand.

Multiplying the quantity of productive services by the price per unit yields an individual's income, which represents their share of the society's goods and services based on the exchange criterion (Zarqa, 1984, p. 4).

Exchanges may occur between two or more individuals in society. Early forms of exchange took the form of barter, later facilitated by money. The exchanges that occur in the markets for production factors are prime examples of this distribution criterion (Irshid, 2008, p. 249).

For example, someone who produces the equivalent of "one hundred" monetary units is entitled to receive goods and services worth "one hundred" monetary units. However, this principle does not apply to non-producers, such as children and the elderly. Nevertheless, the exchange principle is considered a fundamental pillar of distribution, as it reflects the idea of justice, linking effort to reward (Hamidi, 2004, p. 264).

Therefore, the market mechanism alone does not alleviate the disparity between social classes, nor can it provide for the basic needs of all individuals. In fact, this mechanism often exacerbates inequalities in distribution, widening the gap between the rich and the poor. It is observed in market economies that, with economic growth, the social groups benefiting most from this growth are often the property owners who derive their income primarily from profits. This group constitutes only a small segment of society, while the majority, represented by wage earners, continues to earn modest incomes. Thus, it is widely accepted that the market mechanism alone is insufficient as a distribution criterion.

**2.3. Distribution Based on Need:** This is a criterion introduced by Islamic law as a legal basis for the redistribution of wealth and income, to rectify the distributions resulting from labor and ownership, and to achieve social and economic balance. The Islamic economic policy does not limit its provisions to workers or those possessing purchasing power but grants the right to meet the needs of anyone in need, ensuring they receive the necessary goods and services, even if they did not contribute to production or lack the purchasing power.

Islam's justice in distribution extends beyond Muslims to include all residents of the Islamic state. This is evidenced by the account of Umar ibn al-Khattab when he passed by an elderly man

from the "Ahl al-Dhimma" (non-Muslims living under Islamic rule) begging at people's doors. Umar said, "We have not been fair to you if we took jizya (a tax on non-Muslims) from you in your youth, but left you neglected in your old age." He then ordered that the man be provided for from the public treasury (Al-Qasim, 2009, p. 113).

Scholars have explained what should be given to the needy from the public treasury and the responsibility of the ruler to care for this group (Ilahi, 2006, p. 342). Numerous other pieces of evidence demonstrate Islam's concern for those in need, highlighting the greatness of the Islamic economic system and its superiority over the prevailing secular systems that, by eliminating the criterion of need in distribution, have produced a world with far more poor than rich. To clarify this role, we can divide society into three groups:

- The first group consists of those with the capabilities and talents, both intellectual and practical, to provide for themselves at a wealthy and comfortable level.
- The second group can work, but their labor produces only enough to meet their basic needs.
- The third group cannot work due to physical or mental impairments or other reasons that prevent them from participating in work and production.

Thus, in the Islamic economic system:

- The first group earns its share of distribution through labor, which is considered the basis of ownership and the main tool of distribution. Each person in this group receives a share of distribution according to their capabilities, regardless of their needs. For this group, need plays no role, and labor alone determines their share (Baqir Al-Sadr, 1991, p. 336).
- The second group, which works but earns only a subsistence level of income, depends on both labor and need for their income. Labor provides for their basic needs, while need, in accordance with the principles of mutual responsibility and solidarity, calls for an increase in their income to ensure they can live at a sufficient level.
- The third group, whose income and economic standing are solely based on need because they are incapable of working, receives their share of distribution based on their need, following the principles of solidarity and support in the Islamic community (Hamidi, 2004, p. 270).

It is worth noting that Islam does not grant these groups their right to sufficiency until they have exhausted their own means of earning a living. Islam is keen to protect human dignity, so while zakat and charity are considered a right for them, not a favor, it still emphasizes that "the upper hand is better than the lower hand" and that the giver, in any case, is in a position of favor, while the receiver is favored. Thus, Islam encourages self-sufficiency through work and obligates the community to provide work for those in need, with aid being the last resort for those who cannot find work or are unable to work.

Therefore, need tied to inability is considered a legal basis for entitlement to income. Those who cannot meet their own needs or participate in the production process are entitled to receive enough income to fulfill their needs. However, need is not a legitimate reason to claim income if the person in need is idle and capable of working. The Prophet Muhammad (peace be upon him) said: "Begging is not permissible for a wealthy person or for someone who is physically capable" (Tirmidhi, 1998, Vol. 2, p. 35). Hence, a person who is strong and able to work does not have the right to beg. The conditions for entitlement based on need are:

- The person in need must not be capable of working and should not be dependent on charity. The Prophet (peace be upon him) said to a man who asked for charity: "There is no share in it for a rich person or a capable person who earns" (Tirmidhi, 1998, Vol. 2, p. 118). A person who chooses not to work does not deserve charity.
- The person must be unable to support themselves or reach a sufficient level of income. Those who require assistance are people who lack the mental or physical abilities to earn a subsistence level of income. The gap between their living conditions and those of individuals with better earning capabilities is significant. This group includes individuals with disabilities who are unable to work, the elderly, those who lose their jobs for any reason, and orphans.
- It is not a requirement for the person in need to publicly declare their need. Islamic law does not require the recipient of financial support to announce their need or ask others for help. The Quran praises those who, despite their need, refrain from asking for charity. Social welfare is achieved not only by helping those who ask for it but also by addressing the needs of those who maintain their dignity in silence, thus maximizing social benefit (Aql, 2011, p. 100).

The concept of **inability** is not limited to the aforementioned cases but also extends to economic inability. If an economic actor faces a financial crisis that renders them unable to continue their work, Islamic law permits them to seek charity until they overcome this difficulty. This is evident from the hadith in which the Prophet Muhammad (peace be upon him) said to a man who asked for charity: "O Qabeesa, begging is only permissible for one of three: a man who has undertaken a financial obligation, and he is allowed to beg until he receives enough to fulfill it, after which he must stop; a man whose wealth has been struck by disaster, and it is permissible for him to beg until he attains sufficient means of livelihood; or a man who has been afflicted by poverty, and three wise members of his community testify to his need, in which case he is permitted to beg until he attains sufficient means of livelihood. Anything beyond these is unlawful, and its recipient consumes it unlawfully" (Muslim, 2008, Vol. 2, p. 722).

Thus, **need** is a criterion introduced by Islamic law as a legal basis for the redistribution of wealth and income, serving to rectify the distributions resulting from labor and ownership to achieve social and economic balance. The distribution criteria have been structured into three major stages to ensure fair distribution to all groups and rightful beneficiaries. These stages

include: the regulation of individual and collective ownership as the primary method of distribution, since the way ownership is organized is a primary cause of wealth accumulation and inflation; the system for distributing income among the factors that participated in the production process; and the system of redistributive justice, which ensures that those who do not own or cannot participate in the production process also receive their rightful share. This distinguishes Islamic law from other systems.

### **3. The Concept of Economic Efficiency and Its Types: 3.1. Definition of Economic**

**Efficiency:** Efficiency is defined as “the effectiveness with which the economic system utilizes its available resources at a given point in time, and its ability to achieve the highest level of welfare (benefits) for individuals” (Al-Anani, 1992, p. 21), without harming others.

**3.2. Types of Economic Efficiency:** Economic efficiency can be divided into:

- **Technical efficiency:** The ability of an economy to produce the maximum possible output of goods and services by fully utilizing its available resources.
- **Allocative efficiency:** The degree to which output aligns with the actual needs of society (Lotfi, 2012, pp. 133-134). The role of Islamic distribution theory in achieving economic efficiency is evident through its emphasis on the connection between work and the entitlement to distribution, as well as through the guidelines it established to direct distribution to rightful beneficiaries, ensuring efficient resource utilization (Aql, 2011, p. 246).
- **Productive efficiency:** This refers to the optimal utilization of a society’s natural, human, and financial resources to achieve the highest possible output of goods and services that satisfy the needs of its people.

### **4. The Role of the Wealth Distribution System in Providing Employment and Improving**

**Human Efficiency:** The efficiency of human resources is closely linked to mastery, and mastery in work leads to skilled labor. This is what distinguishes efficient work from unskilled labor. The more skilled and proficient the work, the more productive it becomes, and the higher the demand for it due to its economic efficiency. The Prophet (peace be upon him) urged not only mastery but also excellence, encouraging it in everything. Economic efficiency, as a goal of Islamic economics, seeks to achieve productive effectiveness, leading society to economic welfare and success, a goal supported by the wealth distribution system. This principle is viewed in Islamic jurisprudence from several aspects.

#### **4.1. The Wealth Distribution System and Its Role in Providing Employment:**

Sheikh Ibn Ashur said, “I believe that one of the wisdoms behind freeing slaves is that keeping them enslaved would prevent society from benefiting from them fully, while integrating them into free society is more beneficial” (Ibn Ashur, 1978, p. 132). He also stated elsewhere, “One of the means of increasing wealth is to spend part of it on necessary expenditures... among these are expenditures for luxury and comfort, which greatly assist the emergence of artisans and craftsmen who produce according to their skills and tastes” (Ibn Ashur, 1978, p. 178).

The human element is very important in the economic process. Natural resources cannot be exploited and transformed into consumable goods and services without the intervention of human labor. This includes the abilities, talents, skills, and knowledge of individuals, which are essential inputs in the production process and contribute to economic development. Given the vital role of human labor in the economy, the distribution system helps prepare individuals and elevates their physical, mental, and psychological capacities to enable them to bear the burdens of work and production through various means.

**The Redistribution of Wealth** can reduce disparities among social groups, and this has an impact on several areas:

- **Providing Employment:** The redistribution system transfers portions of income from the wealthy to the poor, which helps address unemployment.
- **Liberating Slaves:** The role of redistribution is evident in the legislative reasoning behind allocating a portion of wealth for freeing slaves. This serves several purposes:
  1. The number of slaves decreases due to continuous legislative efforts that mandate their emancipation.
  2. Liberating a slave transforms them into a free individual with independent legal status.

Redistributing wealth from the masters benefits the freed individuals. A former slave, once considered property that could be bought and sold like movable goods, and forced by their master to perform hard labor, is now able to work in the market. Following the principle of equivalence between alternatives, the market will provide them with fair compensation, whereas previously, their distributive share amounted to nothing (Aql, 2011, p. 198). This gives them the opportunity to contribute to the production process, earn a living, and spend without the need to ask others, ensuring their human dignity.

Additionally, the redistribution system includes provisions for relieving debt, such as allocating a portion of zakat (charitable tax) for the indebted, whether for personal benefit, public benefit, or to assist those struck by disasters. The support they receive ensures their return to the production arena, maintaining employment levels and keeping them within the market mechanisms (Irshid, 2008, p. 348). By alleviating their debts, they regain their human status as productive elements, contributing once again to development. The public interest demands that this human resource not be lost to bankruptcy, which would prevent them from contributing to economic activity. The bankruptcy of one individual can lead to the bankruptcy of many and the closure of jobs for numerous workers (Inayah, 1989, pp. 25-26).

The redistribution system does not provide sufficient aid to the idle who are capable of earning their livelihood, a concept known as **voluntary unemployment**, as stated explicitly by the Prophet Muhammad (peace be upon him): “Charity is not permissible for a rich person, nor for one who is strong and able” (Tirmidhi, 1998, Vol. 2, p. 35). This drives capable individuals to work and earn a living, as they are not entitled to zakat and are not considered among those in

need. This increases the use of human resources and pushes them to enter economic activity, as illustrated by the hadith "He gave him an axe," which reflects the principle that opportunities to utilize natural resources are equally available to all individuals.

Through redistributing some of the savings from the wealthy to the poor, often in the form of productive assets, such as camels, cows, and livestock, or by providing the poor with working capital, the system empowers them to earn a livelihood. This enables those who are unemployed to acquire economic resources from which they can earn income. Such utilization benefits the individual, improving their living standards, and society, generating economic prosperity. This division of resources achieves the purpose of the redistribution system (Aql, 2011, p. 246).

**4.2. The Wealth Distribution System and Its Role in Improving Human Efficiency:** There is a connection between production and the physical strength of the producer or worker. A society whose individuals enjoy high levels of health and physical strength will undoubtedly experience increased production, positively affecting the overall economy. Qaradawi states, "If we are required to preserve the resources of the environment and its wealth—animal, agricultural, and water resources—then it is even more imperative to preserve human resources, meaning the human being, God's vicegerent on Earth. Undoubtedly, one of the most precious and valuable resources is human health. Humans are the beneficiaries of resources, which God has subjugated for them, and they are also the means of preserving them" (Qaradawi, 2001, p. 105).

Poor and needy individuals often suffer from poor health, education, and training, which negatively affects their participation in economic activity. This group, often the largest numerically in society, can be uplifted by the redistribution system, enabling them to contribute to economic activities. The zakat system, one of the eight channels of spending, specifically targets improving human efficiency by meeting their basic needs and providing essential life necessities, as seen in the categories of the poor and needy (Amer, 2010, p. 156). On the other hand, increased utilization of human resources leads to increased output, and the transfer of wealth from the rich to the poor increases labor, expanding income. As the poor improve their living, health, and educational standards, their physical and mental efficiency increases, which in turn boosts the productivity of poor workers and raises their share of national income (Aql, 2011, p. 248).

Debtors and former slaves are given opportunities to reclaim their dignity and rebuild their working capacity. By paying off their debts and freeing them, Islamic law restores their lost honor and reestablishes them as active, productive members of society. Numerous Islamic rulings aim to protect human dignity, fostering self-respect and psychological strength, which in turn leads to creativity and prevents humiliation, degradation, and inertia, which sap energy and dampen ambition.

A worker who feels humiliated by mistreatment will lack the will to produce anything of value, let alone lead or innovate. Consequently, their role in development will either be nonexistent or inadequately fulfilled. For this reason, many rulings are aimed at preserving human dignity, ensuring that the worker remains strong, self-respecting, and motivated to think, achieve, and act.

Thus, the system of compulsory and voluntary distribution, which the state administers as an intermediary between the rich and the poor, helps avoid the humiliation of poverty and dependency on the charity of the wealthy.

One of the effects of redistribution is its positive impact on human morale. In addition to meeting material needs, it enhances psychological well-being, motivating individuals to perform their roles in society more effectively. If the poor were left in their current state, they would continue to feel inferior and suffer from diminished human dignity, which would negatively impact their activity and effectiveness (Amer, 2010, p. 158). A person's sense of freedom, dignity, and secure rights, along with fair and just treatment, makes them an actual partner in the production process and its outcomes. They then exert their utmost effort to become true partners, not mere servants or subordinates. The Islamic system links human dignity with the pursuit of livelihood (Al-Qaradaghi, 2010, Vol. 2, p. 679).

The distribution system ensures fair shares for all participants in economic activity. Since the law protects economic actors and guarantees equitable distribution according to each person's contribution and effort, this leads to better performance and quality of work. Such efficiency in performance aligns with the economic concept of productive efficiency. Thus, fair distribution encourages workers toward more efficient performance.

## **5. The Role of the Wealth Distribution System in Efficient Use of Material Resources**

Some economists may find it surprising that there is a relationship between wealth distribution and increasing the efficiency of material resources. However, the system establishes this goal through various directives, the most important of which are:

**5.1. The Wealth Distribution System Ensures Efficient Utilization of Natural Resources** The distribution system establishes fair principles for distributing natural wealth, eliminating monopolies driven by power and selfishness. It allows for acquisition and revitalization (of unused land), linking ownership with economic effort. The amount of effort exerted is proportional to the wealth one acquires.

By endorsing private ownership, Islamic financial law made it a key driver for pursuing income and development. This is because humans, by nature, strive to fulfill their desires and needs, and this fulfillment is achieved through ownership and specialization, either by creating new ownership or expanding and efficiently developing existing ownership. This principle encourages individuals to use wealth efficiently in their personal possessions. Conversely, when natural ownership rights are suppressed or hindered, people withdraw from acquiring wealth, reducing individual and societal wealth, and hindering the development of life.

Moreover, the distribution system prevents the misuse of wealth, including leaving land unexploited. Even if the landowner pays taxes on it, the system does not permit them to leave it idle. Ibn al-Qayyim said, "If the owner of the land is unable to cultivate it, he is told to either lease it or relinquish it to someone who will cultivate it, and it should not be left to ruin, even if taxes are paid on it" (Ibn al-Qayyim, 1997, Vol. 1, p. 124). Abu Yusuf also said, "The leader

should not leave land unowned and uncultivated; rather, it should be given to those who will revive it, for this brings prosperity to the land and increases revenue" (Abu Yusuf, 1979, p. 61). This mobilizes resources for economic activity and achieves economic efficiency, which is a necessary condition for achieving social welfare.

Since opportunities to exploit natural resources are equally available to individuals, this allows impoverished and unemployed people the chance to acquire an economic resource from which they can earn a living. This refers to ownership resulting from reviving dead land. Utilizing these resources benefits both the individual who revitalizes the land and the resource itself, which is no longer left unused. This, in turn, benefits society by increasing economic prosperity.

The fair distribution system also requires the optimal use of resources, even if it involves employing non-Muslims, as long as it serves the interest of efficient production. It is reported that when the Prophet (peace be upon him) conquered Khaybar, he initially intended to expel the Jews from the land. However, the Jews requested to remain and work the land in exchange for half of the produce. The Prophet agreed to this arrangement, stating, "We will allow you to stay on these terms as long as we wish" (Bukhari, 1992, Vol. 3, p. 1149). This example demonstrates that land can only be productive when managed by efficient individuals, regardless of their faith. Thus, the Prophet relied on skilled laborers with expertise in agriculture, even though they were not Muslim, reinforcing the principle that wisdom is sought wherever it is found.

**5.2. The Wealth Distribution System Ensures Efficient Cooperation Between the Factors of Production** The distribution system encourages resource investment in various ways, preventing their idleness and hoarding. For this reason, hoarding is forbidden, and any distribution that results from unjust practices, such as usury and gambling, is void. This increases the efficient use of resources.

In Islamic economics, rewarding capital with interest is considered unjust because capital deserves more than that; it deserves a share in the economic activity, not just a loan. The economic efficiency of monetary capital is tied to its reward, which is greater than just interest but involves sharing in the risks of the activity. Linking the return on capital to interest leads to real inefficiencies in its economic use (Mansour, 2007, p. 252).

The distribution system mandates zakat on wealth that reaches a certain threshold and prohibits its hoarding. This encourages wealth holders who are not skilled in investing their capital to entrust it to skilled workers, enabling those without wealth to earn a living. In this arrangement, the worker earns returns based on their skill and expertise, and the wealth holder earns returns based on their ownership. This increases efficiency, ensures justice, and results in a broader income distribution (Aql, 2011, p. 250), as competent human capital meets financial capital, enhancing productive efficiency.

Profit-sharing models between capital and organized labor achieve maximum efficiency. The benefits of such models in the long term outweigh those of wage-based labor systems, as innovation and renewal are more prevalent in profit-sharing models. This leads to a steady increase in labor productivity over time, resulting in a greater surplus for the capital owner than

in wage-based labor systems. Ibn Ashur noted, "The two major foundations of wealth—capital and labor—are often hindered by obstacles, resulting in reduced production. This is a loss for both their owners and the nation. Thus, wise people have sought ways to combine the capital of wealth holders with the labor of those capable of working, to achieve beneficial production for both parties" (Ibn Ashur, 1978, p. 184).

The higher incomes earned by workers through profit-sharing, rather than fixed wages, will increase over time with rising labor productivity. This ensures that increased production is matched by increased consumption, and the overall amount of capital in society will grow larger than it would without profit-sharing (Al-Khudari, 1986, Vol. 1, p. 543). This fosters efficient interaction between the factors of production by creating new, effective alternatives that promote economic development.

Islam prohibits the disruption of production-generating activities, which means that none of the three production factors—labor, capital, or land—can be rendered idle. Disabling any of these factors will reduce production. When production declines, demand will increase due to limited supply, driving up prices and creating inflation in society. This presents an opportunity for monopolists and exploiters to enrich themselves at the expense of others without legitimate work or effort (Younes, 1987, p. 32). This disturbs the returns generated from genuine participation in production and disrupts distribution standards, concentrating wealth among a few elites.

**6. The Role of the Wealth Distribution System in Increasing Production** This is achieved by increasing invested capital and channeling it toward genuine development, which results in increased wealth through various available means.

### **6.1. The Wealth Distribution System Ensures Capital Growth**

Capital is formed by setting aside a portion of income and directing it toward investment rather than solely toward consumption, that is, through saving. This leads to an increase in the size of the formed capital, allowing it to be used as a tool to measure economic development and productivity growth. According to Islamic theory and its view of capital—based on moderation in usage and avoiding waste or unnecessary spending—it ensures that excess income or savings are directed toward investment instead of being hoarded. This helps in creating capital that participates in the production process.

Ibn Ashur called this "management," saying: "Management involves seeking the best means of production and wealth creation by following the best methods, at the most appropriate times, and with the best working conditions, while preparing capital and being active in offering labor, waiting for the right conditions to produce when there is demand, and saving when prices are stagnant or when there is a fear of scarcity of necessary goods for economic flow" (Ibn Ashur, 1979, p. 199).

Islamic law has established various means for earning and growing wealth. Different types of partnership contracts are permitted because many people do not have enough money for their commercial, industrial, or agricultural projects, nor can they afford to hire workers due to limited

financial resources. These partnerships provide them with capital and assistance in work, allowing them to benefit and earn lawful income without resorting to interest-based borrowing. Al-Kasani said: "These contracts are legislated for the benefit of the people, and their need for growing wealth is certain, and this method is a legitimate way to achieve that growth" (Al-Kasani, 1986, Vol. 6, p. 58).

The principle of creating capital is also rooted in the hadith: "Whoever revives dead land, it belongs to him" (Bukhari, 1992, Vol. 2, p. 823). This is a call for new development, the revival of dead land, and the growth of wealth. The hadith goes beyond individual ownership to fulfill God's will of promoting fertility and development, expanding productive land. The hadith encourages both the state and individuals to pursue ownership by creating new developments (Al-Khuli, 1984, p. 80).

To ensure the continuity of capital, Islamic financial legislation emphasizes that zakat (charitable tax) should be taken from the growth of wealth, not its principal, and from net income, not gross income. This allows for the formation of financial surpluses, akin to modern consumption replacement, preserving productive capital and supporting its renewal. Aisha narrated that the Prophet (peace be upon him) said: "May God have mercy on a person who earns good (lawful) income, spends moderately, and leaves something for the day of need and poverty" (Al-Hindi, 1981, Vol. 4, p. 6). The Prophet also said, "Keep some of your wealth for yourself; it is better for you" (Bukhari, 1992, Vol. 4, p. 1607).

The principle of prudent consumption is one of the reasons for preserving and generating capital. If a person spends more than they earn, their wealth will deplete. The Prophet (peace be upon him) referred to saving and economizing in consumption as ways to build capital and as a means of eradicating poverty and need. He said: "Whoever is moderate in their spending will not become poor" (Ibn Hanbal, 1999, Vol. 7, p. 302). Abu al-Fadl al-Dimashqi explained the relationship between income and consumption, emphasizing its importance in forming and saving capital. He linked consumption to income and highlighted the necessity of saving to face calamities and adversities. He said: "Preserving wealth requires five things: The first is not to spend more than one earns, for if one does that, the wealth will soon be gone. The second is not to spend everything earned but to keep some aside for unexpected needs or disasters" (Al-Dimashqi, 1977, pp. 80-81).

To ensure capital growth, Islamic financial legislation encourages spending from surplus income, which is the amount beyond the needs of the individual and their family. It also considers personal circumstances in taxation, allowing deductions for personal debts, and supports indebted individuals to maintain their role in production and the economy (Inayah, 2008, p. 32).

Additionally, in Islam, the prioritization of needs applies not only to individual needs that people express and satisfy with their own means but also to collective needs that arise from the community or can only be fulfilled collectively. Collective needs can be divided into essential needs that must be met, secondary needs that can be met, and luxury desires that should not be fulfilled. The state's responsibility, as a representative of society, is to adhere to this hierarchy

and avoid excessive spending on luxury projects, extravagant buildings, and luxurious transportation. Such spending does not correspond to real societal needs but rather to luxury desires that should not be fulfilled. Redirecting funds from such expenditures to meet the real needs of society, such as infrastructure, transportation, and sanitation systems, will lead to an increase in the wealth available to society. This is considered social capital, which constitutes an important part of society's overall capital (Abed, 1983, pp. 42-43).

## **6.2. The Wealth Distribution System Ensures the Investment of Material Resources**

Saving alone is not sufficient to generate capital because savings can be used in various ways. They may be directed toward consumption, or individuals may choose to keep their savings as a reserve for unexpected demands at any moment. Capital is generated when savings are used for investment, meaning that saved money is utilized to acquire the necessary elements of production (Hashish, 1992, p. 168).

This is achieved by investing all savings, whether related to individuals or the state. Savings include all idle resources that are capable of being productive, such as cash, land, machinery, and the like (Al-Hasan, 2013, p. 50). Investment also involves directing labor toward efficient production, with the aim of bringing about general benefits. Ibn Ashur said: "The purpose of the law regarding financial transactions is to generate wealth for individuals and the entire nation. Wealth consists of material assets and labor, and labor is one of the pillars of wealth and a tool for utilizing the other two pillars" (Ibn Ashur, 1978, p. 184).

Engaging capital in legitimate and productive economic activities, rather than seeking returns from prohibited transactions such as usury or unlawful investments, leads to the desired development that benefits society and ensures a decent life for all its members. It prevents the concentration of wealth in the hands of a few exploiters at the expense of the majority, thus avoiding the waste of a crucial production and investment element: capital (Mashhoor, 1991, p. 49).

This process also creates a stable investment environment. The cost of capital and its interest-based return result in an unstable investment climate characterized by uncalculated risks. It also leads to an unfair distribution of income and wealth and inefficient resource allocation in terms of social cost. Investors seek alternative opportunities without considering any value-based criteria, focusing only on ensuring that the marginal revenue exceeds the interest rate.

Under fluctuating interest rates, markets—whether for goods or production factors—will not experience stability. This is because costs fluctuate with changes in interest rates on loans, and these fluctuations do not reflect real changes but rather changes in monetary assets, which are reflected in stock markets, bond prices, and interest rates. The rising production costs due to interest rates will lead to a decrease in the real wages of those with limited incomes (wage earners), as product prices increase to cover the cost of interest rates (Mansour, 2007, p. 159).

Since zakat (charitable tax) is levied on saved wealth, this means that the balance of such wealth decreases year after year by 2.5% until it reaches the threshold. Allowing wealth to erode in this

way is irrational and not endorsed by Islamic law. A Muslim has several options regarding their wealth:

1. They could hoard their wealth and not pay zakat, which is forbidden and a major sin.
2. They could pay zakat without investing their wealth, causing their balance to decrease yearly until it reaches the threshold, which no rational person would do.
3. They could invest their wealth and then pay zakat from the profit earned through their investment activities, thereby growing their wealth while fulfilling God's obligation.

The third option is what a wise Muslim would choose, investing their wealth and paying zakat from the investment profits rather than from the principal amount.

Thus, the very legitimacy of zakat and the wealth and income distribution it achieves promotes investment activities. If zakat and other financial obligations represent a transfer of income and wealth from the wealthy to the poor, they increase the purchasing power of those with low incomes. This creates effective demand for production, which stimulates further demand for production factors and increases production and investment, ultimately raising income (Mansour, 2007, p. 187).

Voluntary contributions to various investment activities can also contribute to economic activity. These contributions include charitable donations and endowments (waqf), which provide the needy with income in the form of money or productive goods, directing these funds to highly profitable investment projects. The nature of the waqf itself makes it a growing investment asset since it is a productive resource set aside for perpetual investment. It cannot be sold, its value cannot be consumed, and it cannot be left unused. The waqf's returns increase as its benefits continue over time.

The Prophet (peace be upon him) also required landowners to either invest in their land themselves or allow others to do so, as he said: "Whoever has land, let him cultivate it, or let him give it to his brother" (Bukhari, Vol. 2, p. 823). This reflects the Prophet's view that land should not be left unproductive.

The role of the kharaj tax in developmental investment is based on the Islamic ruling that land should be cultivated, cared for, and the tax proceeds reinvested to enhance and diversify production and improve agricultural conditions. This is the foundation of Umar ibn al-Khattab's ijtiḥad (independent reasoning) to refrain from distributing the fertile lands of Iraq and the Levant to the Muslim conquerors, keeping them instead in the hands of their original owners. Umar's reasoning was based on the need to protect the frontiers, cultivate and develop the lands, and avoid the conflicts among Muslims that would arise if the land were divided. He understood that the original owners knew best how to cultivate the land, and maintaining the land's productivity was vital for development.

### **6.3. The Wealth Distribution System Ensures Economic Growth**

Economic growth is the increase in the real average income of individuals, which depends on both increased production and the distribution of produced wealth. Development is not just a process of production but also a process of sufficiency in production accompanied by justice in distribution (Dunya, 1979, p. 6).

The distribution system ensures a flexible supply of goods and services to society by regulating production. Islamic economic thought emphasizes that real products, which are the focus of production, must satisfy genuine human needs, whether they appear in the form of actual market demand or represent latent demand. Products that do not meet genuine human needs, whether material or spiritual, are considered a waste of resources (Al-Hasan, 2013, p. 102). In Islamic economics, these are referred to as "good and wholesome products" (tayyibat), which are consistent with legislative principles in terms of production, distribution, and consumption.

The commitment to ensuring that production covers all essential areas of society means that resources are directed toward activities necessary for the Islamic community, without being driven solely by profit in the material and selfish sense. In contrast, the secular view defines profit as the monetary return from the production process. However, from an Islamic perspective, profitability is defined by how well production activities meet societal needs (Al-Awadi, 1990, p. 102). Sometimes, other interests are considered, such as funding health or educational sectors or supporting the protection and spread of Islam, which do not generate financial returns but contribute to growth in all fields, including economic growth.

By increasing employment opportunities through the encouragement of natural resource utilization and preventing their hoarding, the distribution system contributes to economic growth. Abu Yusuf said: "The leader should not leave land unowned and uncultivated; instead, he should grant it to someone who will revive it, for this brings prosperity to the land and increases revenue" (Abu Yusuf, 1979, p. 61). Reviving dead land means utilizing idle resources, whether through farming or mining, which increases agricultural and extractive production, raises employment levels, and boosts national income (Aql, 2011, p. 258).

Additionally, the distribution system facilitates freedom for those previously enslaved, as seen in the allocation for "freeing the necks" (a zakat category). This means an increase in the number of capable workers who can enter the economic activity, supporting the overall economy, which relies heavily on human labor (Amer, 2010, p. 128).

The role of the distribution system in supporting growth and its sustainability is evident in the obligations placed on production factors to earn profits. Property owners must bear the risks of employing their capital, whether they gain or lose, and workers must provide economic work to earn their share of returns. This encourages high and reasonable profitability and sets a minimum profit level, motivating active contributions to production that support economic growth.

Income redistribution is another pillar of economic growth, by providing the needy with means to meet their needs or equipping them with economic resources to start a project that supports their livelihood and their dependents. The goal of charity distribution is to enrich its recipients.

These means increase overall demand for goods and services, aligning real demand with effective demand, which is a necessary condition for economic growth (Aql, 2011, pp. 258-259).

Thus, divine wisdom ensures the continuous flow of wealth from high-income earners to low-income earners by establishing both mandatory and voluntary transfers. Charitable spending leads to income redistribution in favor of the poor, whose marginal propensity to consume is higher. This, in turn, affects economic activity through the investment multiplier, as sequential spending on consumption by the beneficiaries of charitable spending leads to increased investment and employment. Since the marginal propensity to consume is high among low-income earners, the cumulative impact of charitable spending on consumption and investment is significant, providing a source of economic growth (Mashhoor, 1991, p. 130).

In conclusion, we can say that wealth development in the Islamic concept is a means to an end, not the ultimate goal. Unless the processes of development contribute to spreading ease and prosperity among individuals and provide them with the conditions to realize their good talents and fulfill their mission, wealth development will not fulfill its role.

### **Conclusion:**

- Distributive justice in the Islamic system is embodied through mutual sacrifice and cooperation to meet the basic needs of all members of society. Considering that resources are for the benefit of all, they should be used fairly according to the conditions of trust, ensuring that every individual has a standard of living that aligns with the inherent dignity of being God's vicegerent on Earth.
- Distributive justice contributes to providing citizens with units of income and means of payment, which ensures relative sufficiency. This is reinforced by the Islamic value system, which regulates consumption and prevents the emergence of abnormal demand patterns that many economies suffer from.
- In Islam, the distribution system integrates considerations of labor, ownership, and need as legal principles that safeguard justice. A disruption in the balance of these principles or the absence of any of them harms the justice of distribution and, subsequently, the economic system and its efficiency.
- Economic efficiency is tied to establishing just distribution systems, which mobilize resources, generate effective demand for their use, prevent wealth from leaking outside the developmental cycle, and prevent wealth accumulation and hoarding. This promotes circulation, which leads to achieving technical, allocative, and productive economic efficiency.
- Distribution has been given significant attention in the Islamic economic system, both in its legal foundations and the institutions responsible for applying it. These institutions are designed to manage wealth efficiently, as well as to distribute it justly, all within a framework of objective rulings, ethical values, and comprehensive economic effectiveness.

**Recommendations:**

- It is necessary to activate wealth distribution mechanisms to achieve justice and create a balance between all distribution criteria: labor, ownership, and need, according to the requirements of economic efficiency.
- Society's real needs must be taken into account, and its requirements should not be marginalized. They should be supported by means that achieve optimal resource allocation and consistent satisfaction of needs.
- There is a need to search for mechanisms and institutions to implement more efficient and legitimate methods of wealth distribution, which contribute to enhancing social justice, direct wealth appropriately, and lead to a qualitative shift in the economic system and its efficiency.

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