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Controls for In-Kind and Monetary Subsidies and Their Rationalization in Islamic Economics and the Possibility of Benefiting from Them in the Egyptian Context

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Abstract

This research addresses the controls for in-kind and monetary subsidies in Islamic economics and the impact of adhering to these controls on subsidy allocations, using the Egyptian context as a model. The study reviews the objectives of subsidies in Islamic economics and the regulations concerning eligibility criteria and the amount of entitlement. It also examines the effect of adherence to the Islamic principles of consumer behavior on the number of beneficiaries and the allocation of subsidies in the Egyptian case, while looking ahead at the future in light of implementing Islamic controls for rationalizing in-kind and monetary subsidies. The research concluded that that Islamic controls for providing in-kind and monetary subsidies help rationalize spending and ensure that subsidies reach those who deserve them holds true. Additionally, adherence to Islamic controls for subsidy provision can play a positive role in rationalizing subsidies and their expenditures in the Egyptian context.

Keywords: *In-kind Subsidy, Monetary Subsidy, Islamic Economics.*

Introduction

In Islamic economics, in-kind and monetary subsidies aim to provide a sufficient standard of living for all residents under the umbrella of the Islamic state, regardless of their religion. In light of the general budget deficit and the weak ability of Islamic countries, including Egypt, to finance subsidy expenditures and the issue of subsidies not reaching their rightful recipients, the importance of rationalizing in-kind and monetary subsidies becomes apparent. This raises the question of the controls for in-kind and monetary subsidies in Islamic economics and the extent to which they can be utilized to rationalize subsidy expenditures, ensure they reach those entitled to them, achieve maximum benefit from the allocated financial resources, and reduce pressure on the state's general budget (Khattak et al., 2023). The study also attempts to anticipate the future in light of these controls within the Egyptian context and the mechanisms for their practical application.

Research Problem: The subsidy item in the general budget of Egypt and many Islamic countries

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accounts for a large proportion of public expenditures. Given these countries' inability to provide financial resources to address the general budget deficit, the importance of rationalizing in-kind and monetary subsidies to ensure maximum benefit and that they reach those entitled to them becomes clear. The research problem lies in understanding the controls for in-kind and monetary subsidies in Islamic economics, their role in rationalizing subsidy expenditures, and the possibility of applying and benefiting from them in the Egyptian context.

Research Objectives: The research aims to identify the scientific and practical controls for in-kind and monetary subsidies and their rationalization in Islamic economics, as well as the impact of adhering to these controls on subsidy expenditures in Egypt's general budget.

Research Questions: What are the scientific and practical controls for providing and rationalizing subsidies in Islamic economics? What is the impact of adhering to the controls for subsidies and their rationalization in Islamic economics on subsidy expenditures in the general budget in the Egyptian context?

Research Hypotheses: Islamic controls for providing in-kind and monetary subsidies help rationalize their expenditures and ensure they reach those entitled to them. And Adherence to Islamic controls for providing in-kind and monetary subsidies can play a positive role in rationalizing subsidies and their expenditures in the Egyptian context.

Literature Review

Subsidies in least developed countries often begin as measures to help the poor, and usually expand beyond the target population and constitute by and large a wage supplement for almost all salaried workers (Harik Iliya, 1992), so government subsidies, which are the free transfer of funds from the government to microeconomic entities, are an important part of fiscal expenditure (Huili Zhang, Ran An, Qinlin Zhong., 2019). Although Financial subsidy is an important method in dealing with the problem of high-cost of renewable energies (Xiaoling Ouyang, Boqiang Lin, 2014). Subsidy has been an important energy policy instrument in many countries due to social and political concerns, but is widely deemed as economically unfavorable. (Yingzhu Li, Xunpeng Shi, Bin Su., 2017) also Energy subsidies are increasingly becoming parts of costly and protracted trade disputes, creating friction between countries, Subsidies can be blunt instruments that result in wide-ranging social, economic, and environmental repercussions. It should come as no surprise that their repeal also creates similar drifts, currents, and ruptures. So We must keep the politics underlying both subsidy implementation and subsidy reform in view (Benjamin K., Sovacool., 2017).

As the pressures on the national budget in Egypt and developing countries increase, the demands from the International Monetary Fund (IMF) for these countries to reform and rationalize subsidies grow. The transition from comprehensive subsidies to targeted subsidy systems aims to protect the most vulnerable population groups while reducing the overall financial burden. This is based on the assumption that further rationalization can reduce financial pressures and help curb the national budget deficit (ENCC, 2024). Numerous studies have examined the economic and social effects of this issue. A study evaluating the efficiency and fairness of subsidy policies in Egypt explained that the current policies, which include both implicit and explicit support for goods and social services, have contributed to alleviating poverty. However, this was achieved at a high cost, including increased strain on the treasury, price distortions, profit from price duality, and leakage of subsidies to unintended groups. To reform the current subsidy policy, the paper suggested better targeting and pricing mechanisms, more efficient and

equitable public spending on social services, and a gradual shift from price-based subsidies to conditional cash transfers and a new wage policy (Helmy, 2007).

Another study clarified that government policies to rationalize subsidies are among the most important factors affecting the national budget in Egypt. The Egyptian government aims to reduce government spending and increase revenues to improve the national budget. Therefore, implementing subsidy rationalization policies has become crucial in recent years. The Egyptian government has implemented several policies to rationalize subsidies, but these policies have led to price increases and a reduction in the purchasing power of citizens, which impacts the general economy and leads to social unrest. Overall, it can be said that subsidy rationalization policies significantly affect the national budget in Egypt, but it is important to provide protection and social support to individuals affected by these policies, including poor and needy families. (Ali, 2024)

Here, the research gap arises to answer the question of what are the controls for in-kind and cash subsidies in Islamic legislation, and their effectiveness in rationalizing subsidies and ensuring they reach the deserving recipients, as well as forecasting their impact on the national budget, with Egypt as a case study.

Method

The research relies on the inductive method with its analytical and descriptive approaches. The scientific boundaries include everything related to the controls for providing in-kind and monetary subsidies in Islamic law, philosophy, and civilization, as well as an attempt to anticipate the future in light of these controls, with application to the Egyptian context. Official sources were relied upon in the economic analysis and anticipation of the future in light of commitment to the controls of support in Islamic law.

Objectives of in-kind and monetary subsidies in Islamic economics

The aim of charity, zakat, in-kind and monetary subsidies in Islamic economics is to provide a sufficient standard of living for all members of society. This is a relative concept, determined in light of the expenditure level of the social class, and it goes beyond the level of necessities to include everything that a person needs in a manner suitable to their condition, such as marriage, education, healthcare, debt repayment, clothing, jewelry, and other things. The meaning of it being a relative concept is that each individual, family, or group in society has its own level of sufficiency, which transitions them from poverty to wealth. For example, the sufficiency level for a vegetable vendor is limited to what provides them with a dignified life and a small capital to work with, ensuring sufficiency for themselves and their family. The sufficiency level for a tradesman or professional extends to cover the requirements and tools of their profession. The sufficiency level for a mosque imam extends to include his appearance in a manner fitting for him, and this level is referred to as the level of wealth.

The principle is that each person should work to provide the sufficiency of life for themselves and their dependents from their own resources. If they are unable to achieve this, they are entitled to receive assistance from zakat and charity funds. If these funds are insufficient, the Islamic state must intervene to achieve this goal. Due to the deep concern of Islamic law in providing a sufficient standard of living for all citizens, Islam has established certain financial resources such as zakat, the spoils of war (fay'), and the fifth of war booty (khums) to contribute to achieving the sufficiency of life for those who are unable to provide it for themselves. If these resources are insufficient to achieve the sufficiency of life for all citizens, the state must intervene to

achieve this goal, either through in-kind or monetary subsidies funded by the general budget or by imposing an employment tax.

As for what exceeds the sufficiency level, the research suggests that it depends on the economic condition of the state. The state has the option either to have reserves or investments according to the economic policy it deems appropriate, or to expand the concept of the sufficiency level, as happened during the caliphate of Umar ibn Abdul Aziz when the funds increased, and he began distributing money to the people. He instructed the governor of Iraq to 'distribute the people's allocations.' The governor wrote to him: 'I have distributed the people's allocations, but there is still money left in the treasury.' He ordered him to pay off the debts of the indigent from the treasury, saying: 'Look for everyone who is in debt, but not for foolishness or extravagance, and pay it off for them.' The governor wrote back: 'I have paid off their debts, and there is still money in the public treasury.' He instructed him to marry off the poor, both young men and women, saying: 'Look for every unmarried person who has no wealth and wants to get married, and marry them off, paying their dowries.' The governor wrote: 'I have married off all I could find, and there is still money in the public treasury.' He then wrote to him: 'Look for those who owe the poll tax but are unable to work their land, and give them an advance to help them work their land, for we do not intend to support them for just this year or two years (Ibn Zanjawayh, 1406 AH/ 1986). It is noteworthy that despite the abundance of funds, Caliph Umar ibn Abdul Aziz was keen on economic prudence in his decisions. He stipulated that debts be paid only if the original debt was not related to foolishness or extravagance. Similarly, when he ordered the marriage of those without spouses and the payment of their dowries, he stipulated that they be unmarried, which aligns with the principles of consumer behavior in Islam and the regulations of charity and subsidies.

Regulations for In-Kind and Monetary Support in Islamic Law and Civilization

The regulations for in-kind and monetary support can be understood in terms of eligibility and the amount of entitlement, and the impact of adhering to the principles of consumer behavior in Islam on the number of beneficiaries and allocations as follows:

First: Regulations for In-Kind and Monetary Support in Terms of Eligibility:

The members of society can be divided as follows:

A. The Rich: This category includes members of society who own a portion of the economic resources available to the community and have a job that generates an income exceeding the sufficient standard of living for the community members. This group is obligated to pay zakat and is not entitled to receive any form of support.

B. Employees of the State and Public Sector: This category is not expected, according to Islamic legislation, to receive any type of support. This is because their wage levels are fundamentally linked to the sufficient standard of living, as narrated from the Prophet ﷺ, who said: "Whoever is appointed to a position with us and does not have a home, let him take one. If he does not have a wife, let him marry. If he does not have a servant, let him take one. If he does not have a mount, let him take one. Whoever receives anything other than this is being dishonest (Ibn Kathir, 1426 AH/ 2006); (Ibn Hanbal, 1421 AH/ 2001). This means that they are receiving a wage level that guarantees providing the sufficient standard of living for themselves and their families. The reality is that Islamic legislation recognized from the beginning that the failure to provide these groups with a wage level that ensures their sufficiency would open the door to bureaucracy, corruption, routine, and bribery, which would weaken the foundations of the

Islamic state. Therefore, the Prophet ﷺ instructed that the sufficient standard of living for these groups should be provided from the outset.

C. Private Sector Workers: This category's wage level is determined based on market conditions and supply and demand, and it is not required to equal the sufficient standard of living. However, the Prophet ﷺ set a standard to ensure that workers in this sector receive the highest possible wage: *"Your brethren are your servants; Allah has made them a possession under your control. Whoever has his brother under his hand should feed him from his food, clothe him from his clothes, and not burden him with what he cannot bear. If he burdens him with what he cannot bear, he should help him"* (al-Albani, 1408 AH/ 1988). This means that the wage level should match the income the employer receives from the production process. As the profits of the companies increase, so should the income of the workers. Employers should not shortchange workers on their rights and should ensure they are paid at least the sufficient standard of living, even if wage levels in the market are lower, as long as the company is generating revenue that covers production costs and provides a satisfactory profit margin. However, it is not necessary for all private sector workers to receive a wage that matches the sufficient standard of living. Therefore, some of this group is entitled to receive zakat, charity, and support to reach the sufficient standard of living.

D. The Needy (Miskin): This is the category that possesses some economic resources and has work or some form of income, but it is insufficient to reach the sufficient standard of living. Allah says: *"As for the ship, it belonged to poor people who worked at sea, and I intended to damage it, for there was after them a king who seized every ship by force."* (Surah Al-Kahf, 18:79). They owned a ship and had work, but the income they received from this work was not enough to reach the sufficient standard of living. Therefore, they are entitled to receive zakat, charity, and support that brings them to the sufficient standard of living.

E. The Poor (Fuqara): This category includes those who have no work or any type of economic resources that generate income for them. They are entitled to receive zakat, charity, and support to bring them to the sufficient standard of living.

It can be concluded from the above that the Islamic division of society's categories in terms of their eligibility for zakat, charity, and in-kind or cash support reduces the number of eligible individuals and restricts them to a portion of private sector workers, the needy (miskin), and the poor (fuqara). This is achieved by ensuring a level of income that matches the sufficient standard of living for public sector workers, and directing the private sector to improve wage levels to match or approach the income of the employer. As a result, a large portion of private sector workers no longer qualify for zakat and support.

Secondly: Criteria for In-kind and Cash Support in Terms of Eligibility Amount:

It was previously mentioned that the goal of zakat, waqf (endowment), charity, and in-kind and cash support in Islamic economics is to provide the sufficient standard of living for all members of society. The sufficient standard of living is a relative concept determined based on the average spending of the social class. It is a level that goes beyond basic necessities and includes everything a person needs in a manner appropriate to their situation. Therefore, the amount of eligibility is determined based on how close or far an individual is from the average spending of their social class. Thus, members of society can be divided into categories, and they can be assigned portions of support based on how close or far they are from the average spending of their social class.

The Impact of Adhering to the Principles of Consumer Behavior in Islam on the Number of Beneficiaries and Their Allocations in the Egyptian Case

Islamic beliefs and values shaped Muslim consumer behavior this behavior is characterized by the decisive role of Islamic ethics when consumed any product especially complying with the regulations of halal and haram and not excessively consumption. (Sholihin, 2024) The objective function of a Muslim consumer differs from that of other consumers. A Muslim consumer does not achieve satisfaction from mere consumption of outputs and the holding of capital goods. His (her) economic behaviour pivots around the achievement of God's satisfaction. (Furqani, 2017) Islamic law has set numerous guidelines for consumer behavior to ensure that it does not deviate, either for individuals or society as a whole, leading to a level of consumption that harms the economy and society. While the majority of support, both in-kind and cash, is directed toward supporting consumption activities, it must be subject to these guidelines. Support directed toward production activities must also adhere to Islamic law in this area. For example, the state is prohibited from supporting the production of goods that are considered forbidden under Islamic law. The impact of adhering to the principles of consumer behavior in Islamic economics on the number of beneficiaries and the amount of entitlement can be identified as follows:

First: Prohibition of Wastefulness and Its Effect on the Number of Beneficiaries of Support:

The concept of wastefulness and its relation to support and the possibility of benefiting from it in rationalizing support expenses can be understood and applied as follows:

1. **The Concept of Wastefulness and Its Relation to Support:** Wastefulness refers to spending on forbidden goods and services, and it is not permissible, even if it is little. Islam regulates the consumer behavior of individuals and society toward consuming only lawful (tayyibat) and beneficial goods that build the self and human life. It prohibits the consumption or expenditure on harmful goods, as per the verse of the Qur'an: ***"Give the relative his due, and the needy, and the traveler, and do not spend wastefully. Indeed, the wasteful are brothers of the devils, and ever has Satan been to his Lord ungrateful."*** (Surah Al-Isra: 26-27). Wastefulness includes spending on alcohol, drugs, pork, cigarettes, and other harmful goods that destroy human life rather than build it, as well as forbidden services. Islam prohibits wastefulness, whether directly or indirectly, such as giving charity to a wasteful person knowing that they will spend it on forbidden things and disobedience to Allah. This is evidenced by the continuation of the first verse, *"Do not spend wastefully"* after the command to spend and give charity to relatives, the needy, and travelers, to indicate that it is not permissible to give charity to wasteful people if it is known they will spend the money on forbidden things or use it to support forbidden expenditures. The verse does not include spending on the poor, because the poor do not have income or money to spend on forbidden things in the first place. Therefore, it is permissible to give them in-kind or cash support as long as there is no fear of them using it to spend on forbidden things, and in-kind support only if there is concern that they might use the cash support for forbidden expenditures. This also implies that it is not permissible to give wasteful people any type of support, from the perspective of this study, as a punishment and deterrent until they stop spending on forbidden things.

Similarly, in the verse: ***"And those who seek a writing [of emancipation] from among those whom your right hands possess, then write it for them if you know there is goodness in them. And give them from the wealth of Allah which He has given you."*** (Surah An-Nur: 33), this

verse provides an order and direction regarding the emancipation of slaves who wish to work and earn the necessary money to free themselves from slavery, and to assist them by giving them charity. However, this is conditional on the verse stating "if you know there is goodness in them," and goodness cannot be found in a person who squanders money on forbidden acts.

Thus, the state in Islam is commanded to provide a living minimum standard for all of its citizens and assist those who cannot provide this standard for themselves and their families through their own efforts, until they reach the level of sufficiency. The state is absolved from helping those who waste money on sins and forbidden acts, which opens the door to removing both in-kind and financial support from them as a penalty and deterrent, especially when the state is unable to do so. There is no reason for the state to borrow and incur debt to provide support to a group of people who, in essence, spend more money than the amount of support directed to them on forbidden expenditures such as smoking and drug use. This also applies to the poor who do not have any source of income, and it is permissible to give them in-kind support if there is concern they will use the financial support to spend on forbidden matters.

Statistics indicate that spending on alcoholic beverages and tobacco in Egypt in 2020 accounted for 4.2% of the actual household consumption, with 3.9% for urban areas and 4.5% for rural areas (CAPMS, 2020). In 2015, the per capita share of commodity support was 28 Egyptian pounds per month, and it increased to 50 pounds in 2018/2019, while the average spending of a smoker per individual was 3968 pounds in 2015, equivalent to 331 pounds per month, which represented 11.8 times the per capita share of commodity support for that year. The percentage of spending on tobacco for the poorest quintile was 6% of total household expenditure, compared to 3.4% for the highest spending quintile. Moreover, the percentage of smokers who worked for a cash wage was 56.2% of all smokers, 17.6% were unemployed or out of the labor force, 11.2% were self-employed without hiring anyone, and 15% were employers who hired others. The percentage of households with at least one smoker was 43.4% of all households, and the number of smokers was 15.9 million (CAPMS, 2016).

2. Prohibition of Squandering and Its Potential Use in Rationalizing Support Expenditures: According to the findings of the research regarding the prohibition of squandering, whether direct or indirect, and the prohibition of giving charity to those who squander money on forbidden acts, as this would be assisting them in committing sin (i.e., spending money on prohibited activities), such individuals are not entitled to receive support from the state as a penalty and deterrent, until they desist from this sinful behavior. Therefore, the state is permitted, if not obliged, to deprive them of all forms of support until they stop spending money on forbidden acts. The research asserts that the state has the right to deny support to families where it is proven that one of their members is a squanderer who spends money on prohibited things like alcohol, drugs, and smoking. This would create pressure from both the state and the family on the squanderer to refrain from this unlawful expenditure, which could effectively contribute to addressing some negative phenomena in society, such as smoking and drug addiction, which have harmful effects on individuals, families, and society.

It is known that the percentage of smokers in Egypt, according to the income and expenditure survey of 2015, was 17.8%, and that 43.4% of Egyptian households had at least one smoker. Egypt is one of the top 15 countries suffering from widespread smoking, and the number of smokers in Egypt in 2015 reached 15.9 million, with 55% of them being illiterate or having less than average education, 32% with a secondary education, 3.6% with post-secondary education, and 9.4% with a higher education degree. Of these smokers, 56.2% were wage earners, 9.1%

were outside the labor force, 5.5% were out of the workforce, 3% worked for their family or were unemployed, 11.2% were self-employed, and 15% were employers (CAPMS, 2016). This indicates that the majority of smokers come from low-income groups who receive support from the state. Meanwhile, the percentage of households covered by ration cards ranged from 90.6% for the lowest-income group to 72.7% for the highest-income group, with a total coverage of 84% of households nationwide in 2020 (CAPMS, 2020).

Regarding the impact of implementing this proposal on the support budget, it is known that the total allocations for subsidies in Egypt's general budget for 2024/2025 amounted to 635.9 billion pounds. The number of beneficiaries of bread subsidies was 70 million, and 61.8 million benefited from ration card subsidies. The total population was 106.8 million in September 2024, with an average household size of 4.04 (CAPMS, 2024). Therefore, the total number of households is approximately 26,435,643. By dividing the total subsidy allocation of 635.9 billion pounds by the total population, the average per capita share of support is 5,955 pounds, according to the 2024/2025 budget. Based on this data and the 2024/2025 budget, the following can be calculated regarding the amount of savings that could be achieved from the support:

First Case: Deprivation of the Squanderer Only from Support:

The amounts that can be saved from the support budget for 2024/2025 = number of smokers × average per capita share of support
= 15.9 million × 5955 = 94.7 billion pounds

It is worth noting that the number of smokers was calculated based on 2015 estimates, and this number could be much higher now in 2024/2025, which would affect the amount that can be saved from support according to this calculation.

Second Case: Deprivation of the Squanderer's Household from Support:

The amounts that can be saved from the support = number of individuals in households with at least one smoker × average per capita share of support

Assuming the number of individuals in households is equal, the amounts that can be saved from the support can be calculated using the following equation:

The amounts that can be saved from the support budget for 2024/2025 = (total population × percentage of households with at least one smoker) × average per capita share of support
= 106.8 million × 43.4% × 5955 = 276 billion pounds

It is worth noting that these estimates represent the minimum amount that can be saved from support, as the number of individuals in poor households eligible for support is greater than in wealthy households that are not eligible for support. Furthermore, according to reports, the number of smokers in poor households and the percentage of income spent on smoking are higher than in wealthy households. It should also be noted that the amounts that can be saved from support, if this rule is adopted, could rise significantly if households with at least one squanderer are deprived of support allocated for education, healthcare, social benefits, grants, etc.

3. Mechanism for Applying the Rule of Deprivation of Support for Squanderers:

The rule of depriving squanderers of various forms of support can be used as an effective tool to reduce the phenomenon of smoking and spending on forbidden substances, rationalize spending,

preserve public health, and reduce and rationalize support at the same time. Regarding how to apply and achieve this, the research suggests that it can be implemented through activating some laws and organizational measures, as follows:

Article 16 of the World Health Organization Framework Convention on Tobacco Control stipulates that each party to the convention should adopt and implement legislative, executive, administrative, or other effective government measures to prohibit the sale of tobacco to those under the legal age specified in local laws or 18 years old (WHO, 2003). In light of this, Law No. 154 of 2007 states that the Egyptian government should adopt pricing and tax policies to increase the price of tobacco as an important and effective way to limit its consumption. The proceeds from this increase should be allocated to support health services, in addition to prohibiting smoking in public places and imposing fines on violators (Official Gazette, 2007).

In light of this, and in line with international treaties and conventions, and to provide an inspiring and impactful example at the international level, the research proposes the following:

First Stage: Issue legislation that prohibits the sale of tobacco and cigarettes to minors under the age of 18. This would require the establishment of a mechanism to ensure compliance. The research proposes issuing electronic cards for smokers and banning the sale and circulation of tobacco and cigarettes except through these cards, with a maximum amount that can be purchased equal to the average consumption of these products per individual. Additionally, electronic cards should be issued for vendors of these products to monitor the quantities being purchased and sold and ensure their compliance with the prohibition on selling these products to minors.

Second Stage: Link the receipt of support, in all its forms, to not spending on these harmful products, as spending on such items is prohibited in all Abrahamic religions and constitutes a waste of income and public health. The state should announce that it is not obligated to provide support to those who spend their income on these harmful products. This would allow individuals the complete freedom to quit smoking if they wish to receive their share of support for themselves and their families, and to return and surrender the electronic card designated for purchasing these products back to the state. Thus, the state achieves three noble goals at the same time:

1. Reducing the resources allocated for spending on subsidies in the general budget and rationalizing subsidy spending.
2. Preserving public health, as this measure will result in a significant number and percentage of citizens quitting smoking, especially if the principle of withholding support from any family with at least one smoker is adopted to protect the family's access to support. This will create financial and moral pressure from the family environment on the smoker to quit smoking in order to preserve the family's support resources. The research suggests that the smoking cessation rate through this approach could range from 70% to 80%, especially since the majority of smokers in Egypt belong to the lower-income groups. Moreover, the general framework of this proposal will ensure a collective cessation of smoking and foster an environment that encourages this. This will lead to improvements in public health and a decrease or stabilization in the health sector's subsidy allocations in the long term.
3. A significant number of people quitting smoking will result in considerable financial savings for families that were previously wasted on this expense, which represents 4.2% of the household's actual consumption according to 2020 estimates (CAPMS, 2020). This will lead to

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an improvement in the family's standard of living.

Furthermore, if this experience is implemented, it could become a unique, pioneering, and inspiring example, a model to be followed in the international community, particularly in efforts to combat tobacco use and smoking, preserve public health, and rationalize subsidies and public spending.

Secondly: The Prohibition of Extravagance and Its Impact on the Allocation of Support Expenditure:

Consumption in Islam is a means to an end, not an end in itself. Muslims consume to sustain life and fulfill their divine role as successors on Earth (Abdullah Muhammad Aldershawi, 2024). Islam encourages its followers to maintain a sense of balance and moderation, it promotes responsible and non-wasteful use of God's blessings in this world, warning against excessive indulgence in earthly pleasures. (Pusparini, M.D., Herianingrum, S., Bahari, Z. and Furqani, H., 2024) Islamic law prohibits extravagance, whether in private or public spending. Extravagance refers to spending excessively on permissible goods and services beyond what is reasonable, in relation to the average expenditure of a particular social class. In other words, what determines whether there is extravagance or not is the average spending of that social class. The ruling on extravagance is that it is not allowed, as stated in the Quran: ***"O children of Adam, take your adornment at every masjid, and eat and drink, but do not commit excess. Indeed, He does not like those who commit excess."*** (Surah Al-A'raf: 31). There is no difference in ruling whether the person who is extravagant is rich or poor, or whether the economic resources are limited or unlimited. This is supported by a narration where the Prophet Muhammad (peace be upon him) passed by Sa'd while he was performing ablution and said: ***"What is this extravagance, O Sa'd?"*** Sa'd replied: ***"Is there extravagance in ablution?"*** The Prophet (peace be upon him) said: ***"Yes, even if you are on a flowing river"*** (Ibn Hanbal, 1373 AH/ 1955). This is evidence that extravagance is forbidden, even if economic resources are not limited. Whether the level of extravagance is significant or not, how much can one reduce from the water of a flowing river when performing ablution?

It has been narrated from Anas ibn Malik that the Prophet (peace be upon him) used to wash or perform ablution with a *sa'* (a measure) up to five *mudd* (a smaller measure), and he would perform ablution with one *mudd* (Al-Bukhari, 1400 AH/ 1980). The *sa'* is a measure that holds four *mudd* or eight *rattals* (a weight), which is approximately 380 grams or 538 grams, equivalent to less than half a liter or just over half a liter, respectively. The *mudd* is a quarter of a *sa'*, and it is said that it equals one and one-third *rattals* or two *rattals*, which is the amount that fills both hands (Al-Dorar al-Sunniah, 2024). This highlights the emphasis on avoiding extravagance and conserving available economic resources.

Extravagance is also prohibited, even when it comes to acts of charity and goodness, in accordance with the verse: ***"And they ask you, 'What should we spend?' Say, 'The excess beyond your needs.'"*** (Surah Al-Baqarah: 219). *Al-'afw* (excess) in the language refers to spending more than a person's basic needs (i.e., the sufficiency level for themselves and those they are responsible for). The meaning of this is that when people learned that Allah and His Messenger encouraged spending in the way of Allah, and pointed out the great reward for doing so, they asked about the amount they were required to spend. Allah then informed them that it is the "excess," meaning the surplus of their wealth (Yusuf, 2010).

As for the principle of altruism in His saying: *"And they give preference to others over*

themselves, even though they are in need. And whoever is protected from the stinginess of their soul - it is those who are the successful." (Surah Al-Hashr: 9), it can be classified as an emergency measure to address certain situations. These are situations in which the community's resources are insufficient to meet the basic living needs of all citizens, such as during famines, droughts, and scarcity. In these cases, a Muslim is not only required to spend what is extra beyond their basic needs, but is also required to give preference to others over themselves and to relinquish part of what is sufficient for their own needs to preserve the lives of others in the community.

Looking at the impact of the prohibition of extravagance on the amount of expenditure allocated for in-kind or cash support, the research suggests that there should be a maximum limit for support directed to individuals, which is to bring the deserving groups up to the average expenditure of their social class, without exceeding that. Anything beyond that would be considered extravagance from an Islamic perspective. This is reflected in the amount of in-kind and cash support allocations and their regulation.

It is worth noting that Islam not only works to regulate the private consumption of individuals in relation to their social class, but also regulates the consumption level of a social class by prohibiting luxurious and ostentatious consumption. Abdullah ibn Umar narrated that the Messenger of Allah ﷺ said: *"Whoever drags his garment out of pride, Allah will not look at him on the Day of Judgment."* Abu Bakr said: *"One side of my garment falls, should I not take care of it?"* The Messenger of Allah ﷺ said: *"You are not doing that out of pride"* (Al-Bukhari, 1400 AH/ 1980). And from Hubayb ibn Mughalah al-Ghifari, the Messenger of Allah ﷺ said: *"Whoever walks with pride will walk in the Fire"* (al-Wad'i, 1422 AH/ 2002). This helps protect society from being swept away by ostentatious consumption, which leads its members to further consumer demand.

The Muslim is not someone who eats whenever food is available or whenever food is found, as stated by the Prophet ﷺ: *"We are a people who do not eat until we are hungry, and when we eat, we do not become full."* (Ibn Baz, 2008) Also, it was narrated from Abdullah bin Muhsan that the Messenger of Allah ﷺ said: *"Whoever among you wakes up secure in their home, healthy in their body, and has enough food for the day, it is as if the entire world has been provided for them."* (al-Albani, 1408 AH/ 1988). This indicates that he identified the human needs as obtaining security, health, and sustenance (i.e., food and drink sufficient for one day), and what is required to fulfill these needs (Yusuf, 2011). There is no doubt that the spending on these needs is limited and can be fulfilled, but spending beyond that is considered expenditure on luxuries or excessive spending beyond what is necessary, which does not align with the target objectives for the Muslim community, thus limiting consumer demand.

It is also reported from the Mother of the Believers, Aisha (may Allah be pleased with her), that she said: *"Whoever told you that we were satisfied with dates, they have lied; for when the Messenger of Allah ﷺ conquered Quraiza, we obtained some dates and butter"* (al-Albani, 1421 AH/ 2001). When a Muslim obtains his or her needs in food or consumer goods, they should not reach the point or level of satisfaction that leads to overindulgence or sluggishness, but rather, the food should suffice to maintain their strength. This is what regulates the level of consumer satisfaction for individuals.

Furthermore, Islam works to regulate the consumption behavior of individuals and society according to the principle of fiqh al-awlawiyyat (jurisprudence of priorities), which involves prioritizing the spending on necessities before luxuries, and not spending on improvements

(luxuries) before fulfilling basic needs. Thus, Islam works to limit extravagant or wasteful spending and protect from the harm of ostentatious consumption, which has many negative effects on the economy.

Based on the above, the research suggests that the state or the authority may impose punitive measures on individuals who engage in excessive spending, beyond the spending limits of their social class, in the form of corrective taxes on the consumption and import of luxury or recreational goods that do not align with the average income in society. The revenues from these taxes should be allocated to support poor families. This may include increasing customs duties and value-added taxes on luxury cars, private planes, pet food, and all luxury and recreational goods that are disproportionate to the average income levels in Egyptian society. In this way, three goals can be achieved. The first is to limit excessive spending and prevent the social class from increasing its spending due to changes in consumer culture and the contagion effect of consumption, which in turn reduces the allocation of support funds. The second is to provide revenues for spending on support without putting pressure on the state budget. The third is to achieve social justice among community members.

Regarding the impact of adhering to the principle of avoiding excessiveness on the support budget in the public budget, the research suggests that by adopting this principle, spending on this item can be reduced by limiting the expenditure allocated to supporting goods consumed by Egyptian society at rates exceeding the healthy or global average for these goods, such as bread and sugar. The subsidy for bread and sugar has led the Egyptian society to become accustomed to consuming these goods at rates that surpass healthy and global standards. Statistical data indicates that Egypt shifted from self-sufficiency in sugar at 118.4% in 1972 to a deficit in 2016, with the self-sufficiency rate dropping to 69.5%. This was due to the increased consumption rates per individual as a result of its availability at a price lower than the market price through subsidy programs. The average individual consumption of sugar increased from 16.6 kilograms in 1972 to 25.5 kilograms in 1982, then to 34 kilograms in 2016, which exceeds global rates that recorded 22 kilograms per person annually, and the healthy rate, which is 24 kilograms per person annually. This is due to the consumption patterns of citizens, especially after the economic liberalization (Alam, 2017). The percentage of subsidized sugar consumed from total consumption reached 75.5% in 2015 (Ilham Abdel-Moati, Hanan Fathy, 2018)

Subsidizing bread has led Egypt to become the leading country in the world for wheat imports. A study on rationalizing wheat consumption and bridging the food gap showed that the average annual wheat consumption per person in Egypt ranged between 194.9 kilograms in 2006, 156.4 kilograms in 2010, with an average of 162.22 kilograms for the period 1996-2011, compared to the global average of 75 kilograms. Therefore, the study recommended that efforts should be made to reduce the average wheat consumption per person in Egypt to 120 kilograms annually (Saeed A. M. R., Said Hassan, 2013). In 2015, the average wheat consumption per person reached 141.5 kilograms, 163.9 kilograms in 2017, and then declined to 150.8 kilograms in 2021 (CAPMS, 2025). This occurred while the rate of bread wastage continued to rise. The wheat wastage rate ranged between 10-15% due to improper storage in exposed areas. The adoption of the national silo project by the state has helped reduce the quantities of wheat that were wasted in the past (Al-Salamouni, 2024).

Therefore, the research suggests the possibility of reducing the subsidies directed towards such goods (sugar, subsidized bread) to levels that promote adherence to healthy and global standards, as anything exceeding these levels is considered wasteful and prohibited in Islamic law. In the

Egyptian case, this would lead to a significant reduction in sugar subsidies, as the difference between the current consumption rate of 34 kilograms and the healthy rate of 24 kilograms per person annually is relatively large. This allows for a significant reduction in sugar subsidies. The same applies to bread subsidies, as the difference between the average wheat consumption per person in Egypt annually (150.8 kilograms in 2021) and the global average (75 kilograms per person annually) is very large, which allows for a significant reduction in subsidies for bread.

Thirdly: The Prohibition of Ostentatious Consumption and the Potential Benefits for Rationalizing Subsidies:

Islam strongly prohibits ostentatious consumption due to its negative effects on society and the economy. It is one of the key factors that stir up a fever of consumption, leading to extravagance in consumer behavior driven by the desire to imitate and follow trends. Islam is keen on preventing the waste of money by spending it on unnecessary displays of luxury and ostentatious consumption, which have detrimental effects on the economy and society, particularly the rise in the general level of prices. This was highlighted by Imam Al-Jahiz in his statement: ***“Do not buy what you do not need, for you will soon end up selling what you cannot do without”*** (Al-Jahiz, 1935). who identified and addressed the problem of inflation by regulating and rationalizing consumer activity in accordance with Islamic guidelines. (Abdel-Raouf, 2020)

Some studies indicate that over the past decades, the consumption culture in Egyptian society has undergone significant changes, such as an increase in the quantity and variety of goods consumed, a focus on purchasing expensive imported luxury goods, and massive spending on home decorations and furnishings, particularly for brides and the formation of new families. These often include many items that are unnecessary for the newlyweds, or items that, even if they are needed, will not be used for years or even decades. Additionally, extravagant spending during the wedding night often consumes the savings of the bridegroom and his family for several years. The main justification for this illogical spending is the imitation and emulation of consumer behaviors without any real need to purchase these items.

A field study on changing consumption culture in Egyptian society revealed that 85.5% of the sample felt a change in their consumption behavior. 82% of them reported that this change was occurring at a rapid to moderate pace, with 64.5% of the sample increasing their consumption of luxury goods, and 35.5% increasing their consumption of basic goods. As for the impact of foreign migration on consumption, 83% of those who had traveled abroad reported an increase in their expenditure after settling in their home country. Additionally, 77.5% stated that their shopping habits were influenced by the shopping styles and malls abroad, and 74% of them reported changes in their shopping methods upon returning to Egypt. (El-Sayyad, 2016)

It is clear from the above that the behavior of Egyptian society has been significantly influenced by imitation and emulation, particularly in the context of globalization, openness, and the development of information and communication technologies. This has affected the nature of consumed goods, the size of expenditure allocated to consumption activities, and the tendency of Egyptian society to increase its spending on consumer goods at the expense of savings and investment expenditure. This is evident from the fact that Egypt's savings rates, as a percentage of national income, have been lower than global savings rates in most years, except for the period between 1987 and 1994. Furthermore, it has followed a downward trend starting from 1992, which became more pronounced from 2008, reaching 36.7% of the global savings rate in 2015 (Abdel-Raouf, 2022) and 33.3% of the savings rate in low- and middle-income countries in 2023, and 42.8% of the savings rate in the lower-middle-income countries to which Egypt belongs in

In light of this, the research suggests that categories engaged in ostentatious consumption can be excluded from subsidy programs, considering that this type of consumer behavior is prohibited in Islamic law. This would allow for the achievement of two goals simultaneously: first, reducing and rationalizing expenditure on subsidies by excluding those with ostentatious consumption behaviors from subsidy programs, and second, using subsidies as a tool to curb ostentatious consumption behaviors in society, which have negative effects, especially on rising consumption rates, inflation, and the reduction of savings and investment. As for the mechanism to apply and achieve this, the research proposes the following:

1. Announce the suspension of all forms of subsidies for citizens who are found to engage in consumption activities deemed by the state to fall under ostentatious consumption, such as exaggerating dowries and wedding preparations, extravagant weddings, purchasing luxury cars, and acquiring goods that do not align with the average income levels of Egyptian society.
2. A decision should be issued by the relevant authorities stating that anyone who exceeds a specified amount in the dowry or the list of bridal accessories will be considered ineligible for various types of support. Additionally, citizens should be required to submit a copy of the marital property list to the relevant authorities during the marriage contract registration, with the stipulation that no other list will be legally recognized. To ensure the implementation of this, the government could issue a list specifying the items that can be included in the marital property list, with a provision stating that any items exceeding the specified quantities and types will not be legally recognized by the state, especially in case of disputes and resorting to the courts. This is expected to lead to a significant reduction in the quantity and types of goods purchased for bridal preparations, out of fear of losing legal rights due to the state not recognizing any legal rights arising from any increase in the marital property list beyond the list approved by the state.

Results and Discussion

- The Research Hypotheses that Islamic guidelines for providing in-kind and cash support contribute to rationalizing its spending and ensuring it reaches its intended recipients is confirmed.
- The Research Hypotheses that adhering to Islamic guidelines for providing in-kind and cash support can have a positive role in rationalizing support and its spending in the Egyptian context is confirmed.
- Adhering to guidelines for in-kind and cash support in Islamic economics can be used as a means to reduce some negative economic and social phenomena in Egyptian society, such as smoking, extravagance, and ostentatious consumption, which have negative impacts on inflation rates.

Therefore, the research recommends adopting Islamic guidelines for providing in-kind and cash support, along with the principles of consumer behavior in Islam, in order to rationalize support expenditures and ensure it reaches those who truly deserve it.

Conclusion

This research examined the guidelines for in-kind and cash support in Islamic economics and the potential benefits of utilizing these guidelines to rationalize support expenditures and ensure it reaches the deserving individuals. The study concluded that Islamic principles for providing

in-kind and cash support can contribute to the efficient spending of these resources and guarantee that they reach the intended beneficiaries. Additionally, the commitment to these Islamic principles in economic support can help mitigate negative economic and social phenomena such as smoking, drug abuse, extravagance, and excessive consumption, all of which have adverse effects on inflation rates. The research recommends adopting Islamic principles in delivering in-kind and cash support and establishing consumer behavior regulations in Islam to rationalize support expenditures and ensure that aid reaches those who truly deserve it.

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Conflict of Interest

There are no conflicts of interest to declare.

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