

Optimal Economic Pillars For those about get married: Terms and conditions

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preparation

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Introduction

Thank Allah, prayer and peace for his slave Al-Mustafa. After:

We do not add anything new when we decide that life in modern civil society has become more complex and overlapping in all economic and social aspects, where man has left easy life and entered into interlocking relationships, one of the most prominent manifestations of this contemporary civilization: systems, life and economic activity. The last decades of the last century and the beginning of this century have been characterized by rapid and multiple development developments that have covered different aspects of life and have had a significant impact on the daily lives of individuals and communities such as: abundant production, rapid distribution, increased income, the advancement of means of communication and reliance on the effectiveness of advertising programmers.

However, these developments have produced some negative effects on the lives and behavior of children, women and the family, such as: the increasing consumption habits of individuals, the fragmentation of economic decision-making within the home and women's shopping maniacs.

Many harmful behaviors even seemed to emerge, with boasting, bragging, a love of imitation, simulation and a tendency to rest and relax.

In this light, interested people, researchers, intellectuals and followers had to alert them to these effects and dangers and to provide advice, opinion and advice.

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pillar (1) : Economy Married

The economics and money ,importance in married life

There is no doubt that money has a dangerous role in married life, as it is the backbone of life and the master of business, so his love penetrated the depths of the people and took the lead. The Qur'an referred to this love by saying: "You love money very much" Al-Fajer 20. Allah almighty has made the love of money and the desire to have it an instinct rooted in the same human being, but this love is the cause of many social and economic crimes and moral misdeeds .

Unfortunately, man has begun to master the means of raising, developing and multiplying money and thus maintaining and protecting it, as well as in the means of spending and acting on it, which has led to two social vices: First : scarcity and stinginess , Second: extravagance and waste. These parties are legitimately and rationally reprehensible.

Dr. Mohammed Ahmed Darnikeh says in his book: " Quran quote on society" The great philosophers and intellectuals have been alerted to the damage caused by gasping behind the material, and they have called on man to collect the amount of his necessary needs.

In fact, wasting money leads to the destruction of the family and its fall on the poverty line, which is forced to borrow and then becomes a big deal for creditors. It is well known that money is a double-edged sword, which is useful if one uses it well and acts consciously. If he misbehaves and squanders wealth and money without a narrative, it leads him to poverty and humiliation.

The sane person has committed himself to mediating matters and moderation in his living and social conditions, ,moderation is safety.

Sheikh Mustafa al-Ghalayini says in his book (The Sermon of the Young): "Whoever seeks virtue should ask for it in moderation, because moderation in food, drink, clothing, exertion and everything sensory or moral is virtue".

Ezz Adine bin Abdul Al-slam, may God rest his soul, in his book (Rules of Judgment), explained that economics and moderation are required in matters of religion.

I believe that the domestic economy is essential to cope with the burdens of life as a result of increased prices of different goods and services, which require the fullest possible use of available resources in a proper manner.

There is no doubt that a family that is interested in planning their way of life, both in financial and human resources, will achieve their goals and reach their desires.

The most important manifestation of planning is to budget the family's financial income, determine how to dispose of that income to the fullest without waste or waste, give each expenditure item its full right, taking into account the family's potential and adopt a proper system of expenditure in terms of not increasing the amount spent on income and distributing income as much as possible at various expenditure sections.



The home economy, with its various areas of nutrition, clothing, house management and childcare, cares about the family that is the nucleus of society, if the whole society is reformed.

One of the objectives of the domestic economy is to raise children, women and the family together, to raise Islam and to instill tolerant Islamic principles and values in the minds and minds of young people.

There is no doubt that home economy has great relationships with the national economy, and the individual's knowledge of the economies of families, their human and financial resources and proper spending planning also affects the national economy.

Hence the importance of home economics and the need to be aware of its foundations and rules to achieve a good family with strong economic foundations.

Marriage is a partnership between the spouses and a contract for the distribution of work :

The first of the importance of human capital is the importance of the knowledge and energies that the family gives to the individual and acquires through education is the American economist Gary Baker , Nobel laureate in economics.

Baker took an interest in couples, particularly marriages and divorces, through his pioneering research on the family, presenting some ideas that upset supporters of women's movements.

In particular, marriage is considered as a company between spouses and a contract for the distribution of work, each of the spouses specializes in a field and according to social customs and traditions, it is the man who works abroad and the woman stays at home to do housework and practice motherhood.

In his time (19th century AD), English economist David Ricardo and the theory of balanced advantages showed why two countries should specialize in trade to get the most benefits.

Gary Baker applies the same theory in non-trade exchanges that bind a husband to a wife, asserting that only specialization regulates couples' resources and brings them well-being.

Women's wide access to the external market has reduced the husband's economic profit on the one hand and the ease of divorce on the other.

"We can say in an economic sense that it no longer costs a marriage partner to leave the market, and since young couples expect their marriage to end in divorce, they are not as keen to speed up their reproduction as in the past," says Philippe Thoreau.

"It seems clear that marriage is no longer a big profit, and this is confirmed by the large number of free associations, the increase in the number of women in charge of the family, as well as the high number of births without marriage," says Dungan.



Unfortunately, this development seems to be self-inherited, and wives want to act as protection for themselves and their children from the misfortune of any possible divorce.

It is noted that working women are paid less than men and perhaps because wives are busy with domestic tasks, they do not give the same effort in their professional activity, and therefore invest less abroad, choosing less effortless jobs and therefore their wages are lower.

ment as well as technical progress, with many factors such as the degree of parental sacrifice, growth, interest rates and social burdens appeared to affect the birth rate.

This is because the presence of children ultimately puts one in an optional position between immediate and deferred consumption for children.

The higher the actual interest rates, the more the family saves and reduces consumption, which positively affects the number of births.

On the contrary, increased social burdens on employees reduce savings and lead to a loss of desire to have children.

However, our time has the greatest number of love marriages, and ironically it also has the highest number of divorces.

In conclusion, past marriages organized by families reduced the chances of error, divorces and social disintegration.

The economic dimension of waste in ponies and the costs of marriage:

Its most important manifestations include:

First, the overstatement of ponies represented by heavy financial conditions, which made the bride a commercial commodity and a arena for bragging and bidding.

Second: Overdoing marriage cards and wedding cards, especially if we know that the cost of each of them may be up to 10 riyals on average.

Third: exaggerating gifts, sermon gifts, wedding morning gifts and gifts from the wife's mother.

Exaggerating ponies is more of a calamity than spinsters and singles, as it is a stumbling block in the way of marriage and the collection of heads in halal.

Ponies also overpay for premiums and debts on the husband and his family, and expect him to borrow more for months.

While premarital ponies are a reason for many men and young people to be opposed to marriage, after marriage they may be the cause of problems, discord and marital disputes, possibly divorce, separation problems, and the unfortunate end of displacement, disintegration and social and moral breakdown.

Unfortunately, there is no comparison between the ease of the poor, the low cost, the financial and moral assistance, and the wastefulness, wastefulness, over-the-cover of expenditures, expenses, premiums and debts that we are today.



However, what should be emphasized is the guidance of the Prophet that the best of women and wives and the greatest are the easiest, most reliable, costly and gifted blessings.

The economic dimension of extravagance in weddings :

This is reflected in the following manifestations:

First, weddings in private hotels and lounges are expensive, but the rental is increasing until wedding halls and hotels become a playground for luxury, rain and joy.

Secondly, the bride's dress is exaggerated and put forward by the so-called legislation, where the huge amount of money is spent on unnecessary luxury matters.

Third: Diversification of foods on wedding occasions may amount to more than twenty-five types of salty foods, five desserts, eight fruits and five fresh juices, as well as coffee and tea before and after food, open tables and rotary trays.

Fourth: The fate of many food and garbage drinks, there are hills of this garbage, increasing day by day, and throne after another.

Most families with limited incomes continue to have unjustified behavior other than customs, fancy, imitation, expensive celebrations, expensive clothing for women and children at exorbitant prices, and consumer items that weigh on the family budget, especially spouses, in the prime of their family lives.

This is only to meet the causes of social review, the love of tradition, showmanship, social visibility and simulation.

It should be emphasized here that Islam has only begun to spend the marriage contract on the reasonable dowry of women, the appropriate guardian of the wedding, and the proper honour of guests.

The economic dimension of fertility :

The subject of population is one of the most prominent concerns in the field of economic and social research because of its impact on various aspects of development, which has been the link between population and development and remains the focus of international action programmers.

Despite the long-standing interest in the relationship between population and development, the causal relationship between them remains unstable, other aspects are mixed, the relationship is mixed and there is a lot of writing about the consequences of rapid population growth in developing countries, most of which indicate pessimism that may be misplaced, while others outweigh the positive impact on development in developing countries.

Contemporary literature has put forward many ideas about an optimal population that achieves desired economic or development goals, but it is difficult to determine the ideal development of the population.

Population scientists seeking to study the relationship between population and development continue to put forward a number of theories that attempt to link fertility as a population issue to the economy, particularly economic development,



the most prominent of which is the population trap, the partial economic theory of fertility and development theory.

When Malthouse wrote his book on population principles, he put forward what became known about population growth at an engineering rate that doubled every 30-40 years and food production grew at a mathematical rate because of law of diminishing utility.

This will make per capita income or food production per capita tend to decline as a result of not keeping pace with the increase in the overall food ratio of population growth, which will therefore lead to subsistence and a return to the initial population size.

This return is carried out either voluntarily with the moral obligation of individuals to determine the number of their children, or involuntarily through famine and war.

This pessimistic theory re-spread after models of growth limits, despite the fall of a number of its prophecies.

Dr. Adnan Wadih says, an expert at the Arab Institute of Planning in Kuwait, in a research paper entitled "Population issues in the Arab world". According to Maltose, poor nations will not be able to raise their per capita income above subsistence levels unless preventive curbing steps are taken to increase the population".

Maltos' ideas and the population trap model have been criticized from two major points of view: first, the impact of technical progress that has increased land productivity and food supply, and remains, so that the trap is no longer theoretically closed in the model, so that countries may be able to escape this trap. The second criticism is directed at the assumption that increased national population rates are directly and positively linked to the per capita income of citizens, but there appears to be no clear correlation between population growth rates and income levels in third world countries, as a result of the advance of medicine and public health programmers, mortality rates have fallen sharply or have become independent in these countries of individual income.

Since the 1960s, economists have provided fertility explanations focused on the role of economic and social factors in fertility decline based on previous studies on the economic consequences of rapid population growth and the reformulation of Maltose ideas.

Since the emergence of the family economy, more than one economist has emphasized that fertility is defined by the same economic laws governing consumer behavior. Children benefit their families and the number parents want to have depends on their preferences and incomes.

In the late 1970s, the application of these ideas to developing countries was expanded, and consequently the concept of intergenerational wealth flows on fertility expanded, particularly if the mother was in paid employment, since raising children meant full-time and pay cuts as a cost of opportunity.

However, this trend of interpretation is resisted by those who consider reproduction to be more emotional than economic and that parents do not



analyses the cost of benefit when they have children, but rather accept the high cost of reproduction and its contemporary consequences of longer, higher-quality and more expensive education. Free education and government grants for childbearing play an important role in slowing fertility decline, but have not stopped it as evidenced by the current situation of developed countries.

Given the difficulties with the classic fertility theory of the ability to interpret the stages of demographic transformation, economists turned to micro-economics and consumer choice theory in demand for goods, and moved to use the principles of economic analysis.

Consumer decisions are rational, as long as each last unit of spending on all goods and services gives the same additional marginal benefit.

Recently, the analysis of consumer choice ,family economy, of goods and services has been expanded to include demand for children on the assumption that fertility behavior is economically rational.

The partial economic theory of fertility considers that access to children is a consumer or investment commodity like other goods, and that the demand for children at the family level can also be influenced by their preferences, in terms of a certain number of children surviving within a particular cultural pattern, in terms of the cost of raising children and the level of family income.

Children in poor communities are usually seen as economic investment commodities, with a future return expected through their work as children or their interest in caring for their parents when they are out of work.

The microeconomic theory of fertility , family fertility, has shown that the best way to make families want fewer children is to raise the cost of raising a child by providing them with greater educational opportunities for them and their mothers, expanding paid employment opportunities for young women and reducing employment opportunities for children by setting a minimum working age.

In conclusion, many positive development variables have a positive impact on reducing population growth, these variables include high income, equitable distribution, reduced poverty and the spread of education and health. Most major population variables are more related to the level of human development of countries than to income levels or growth rates, this confirms that the development portal to population issues may form the backbone of any effective population policy.

Economic tips for couples :

The most important economic advice to be given to spouses, who are in the prime of their married life include:

First: Economy and economy: A conscious wife must be the first to maintain the family budget and try to save on expenses and moderate expenditures. It came from the end of legitimacy and divine warnings of waste and waste, Allah Almighty says: {And do not be extravagant that he does not like the extravagant}, and says: {And do not waste, that the wasteful were the brothers of demons}. It is



known by law, knowledge, mind and reality that prevention is better than cure. Moreover, the principle of economic guidance requires moderation in eating, dress, housing, transportation, furniture, marriage costs and ponies.

Second: facilitating ponies and marriage costs: this is because the overstatement of ponies represented by heavy conditions has made the bride a commercial commodity and an arena for bragging and bidding.

Beware of overstating marriage cards and wedding cards. Exaggerating ponies is a more calamity than maidens and singles, as it is an obstacle to marriage and the collection of heads in halal. Ponies also overpay for premiums and debts on the husband and his family and expect him to borrow more for months. Although the Prophet's guidance confirmed that the best of women and wives and the greatest of them is a blessing, the easiest of which is supplied, expensive and bride price.

While the over-ponies before marriage are a reason for many men and young people to be opposed to marriage, after marriage they may be a cause of problems, discord and marital disputes and may have led to divorce and separation problems.

Third: Avoid extravagant weddings: by setting up weddings in the right houses or wedding halls, without resorting to expensive hotels and lounges, wedding halls and hotels have unfortunately become a playground for luxury and joy.

Caution should also be taken against overdressing the bride, as the large amount of money is not consistent with unnecessary luxury matters. Beware of over-diversifying foods on wedding occasions, because unfortunately many of them are garbage, there are hills of this garbage that are growing day by day and throne after day. This is only to meet the causes of social review, the love of tradition, simulation and social visibility.

Some families, even low-income families, still find unjustified actions other than customs, fancy and tradition, expensive celebrations, expensive clothing and consumer items that burden spouses and future families. We have forgotten or forgotten that Islam has initiated the expenses of marriage only the reasonable dowry of women, the appropriate guardian of the wedding and the honors of guests in a suitable way. There is no need for open tables and rotating trays..

Fourth: Caution against the fever of buying and shopping: the most dangerous thing that passes on the couple is the so-called fever of buying and shopping and responding to the consumption of appearance and overstepped fashion and the context behind deceptive advertising and advertisements, without careful arbitration of the mind and appreciation of the consequences and consequences. Emotional purchasing should therefore be avoided by making a plan for the things required before doing the shopping.

A spouse often has many work that needs to be done at a specific time, or needs to do work that he has never done before.

In these and other cases, planning is the solution, as it determines the steps to be taken to reach a particular goal and determines the time required to complete these steps, and through which obstacles that the spouses may encounter and the goal they want to reach can be conceived.



Fifth: A rational budget for the family: it is the rational wife who plays a unique role in the happiness of her husband by wisely managing the affairs of the house, managing his expenses and the health of his members. The house is where the whole family is happy.

A factor that helps to provide happiness in the family is materially, in terms of estimating the family and regulating its budget so that it provides all the needs and requirements of the family to maintain the health of individuals and to secure clothing and comfortable housing. I wish the couple would have been interested in allocating funds to save and save for time of need and sudden emergency. It is the conscious wife who distributes the family budget to the necessary spending doors. This calls for a rational family budget, which controls expenditures and determines revenues and disbursements with careful control of this budget.

Sixth: Awareness of the importance of family economics: the couple's knowledge of the family's economies, human and financial resources and proper spending planning also have a positive impact on the national economy. The domestic economy is necessary to cope with the burdens of life as a result of increased prices of different goods and services, which require the use of available resources.

There is no doubt that a family that is interested in planning their way of life will achieve their goals. Therefore, the family's potential should be taken into account and a sound spending system should be followed in terms of not increasing the amount spent on income and distributing income - as far as possible - on the threshold of spending. Allah –almighty- says: {And those who, if they spend, have not been released or quoted, and there is a strength between that} verse.



Pillar (2): family exosmic

Family Lung Economy

Not long ago, the family played the role of an insurance company, and children were considered a kind of investment, but today, children, they are consumer funds, so couples' choices for this type of production are constrained by the economy.

Economists have reserved for nearly two centuries about talking about the family or its affairs, leaving that task to sociologists and psychoanalysts.

It should be noted that the only research submitted at that time by a population economist was not supported by the facts.

Robert Maltos launched a warning cry in his 1798 paper "The Origin of the Population Problem" when he said that the rapid increase in the population was a huge obstacle to progress.

The higher the income, the younger the young people marry and have children.

Maltos, who later became a teacher of political economics, concluded his research: "Agricultural production alone may not be able to cope with this rapid population growth, but the solution lies in birth control by raising the age of marriage, in order to avoid famine and poverty.

In fact, Maltus's pessimistic expectations have not been met, as technical progress has allowed for a dramatic increase in agricultural production, and the high standard of living has not contributed to pushing couples to have more children, on the contrary, the birth rate has declined significantly, even threatening the ability to compensate for the population.

In an effort to explain this amazing development, Gary Baker presented several important ideas, particularly with regard to the value of time and the importance of human capital, proposing a whole new vision of the family, through his so-called "Message on the Family" research, which made him worthy of the Nobel Prize in Economics.

Baker explained that Maltos missed his expectations, because he took into account only the number of children rather than the quality of children, neglecting the care provided to each child, and the costs parents spent to raise, refine and train him to become attractive and intelligent, however, these costs are always variable (health- education- entertainment).

Accordingly, couples would not think of having more children even if their income increased, but they would be brought up by the best means, Baker added, adding that between the Maltus era and this age there had been a complete change in the status of children within the family and throughout living life. In the past, in traditional rural communities in particular, children were able to help with easy work in the field or factory, the family was an important factor, as it protected all its members from the treachery of life and served as an effective insurance company.



Today, however, generational ties are no longer as close as they were in the past, children no longer represent a share of the labor force, and are no longer a protection for the future.

The family has lost an important part of its tasks because market and state mechanisms, when they have taken responsibility for education, unemployment, disease and old age, have thus replaced the family.

Once a kind of investment, children are now consumer resources.

In conclusion, the most serious issue facing the family in our contemporary societies is that individuality has replaced the family.

Characteristics family consumption:

First: rationalization of consumption: rationalization of consumption is one of the most important objectives of societies in general, states are working hard to rationalize the consumption of their citizens and urge them to regulate individual and family consumption.

The pattern of consumption of the individual depends on his or her awareness of the State's objectives and economic policy, as well as on the quality of information, customs and trends that have been associated with the individual from a young age in daily practice.

The social normalization of the individual has an impact on determining his or her consumer behavior patterns, so that attention to monitoring and guiding an individual's behavior properly has been necessary, so that he or she can participate in a share of the effort and work in regulating consumption.

Society also seeks to achieve its national goals by developing the qualities required in the citizen and its means of socialization.

Much of the information and data on rationalization of consumption and consumer in the first place and the formation of sound consumer trends are not innate, but are acquired.

They must therefore be studied, practiced and properly linked to aspects and requirements of daily life.

Second: Consumption Habits: Each society has its own inherited customs and traditions that it cherishes because it defines its distinct personality from other societies.

One of the dietary habits of Arab society in particular, from which individuals should be rid, is usually over-purchasing and the amount of food.

There may be five family members and enough food for seven or eight people, so where will this extra food go? He must be getting rid of it.

In addition, there are wrong habits at parties, events, marriages and banquets, and the amounts spent as a kind of social pride are extravagant.

While al-Huda al-Nabawi recommends that the safest approach to life is moderation, simplicity and economy in expenditures, the Prophet (peace be upon him) was quoted as saying: (One food is enough for both, and the food of the two



is enough for the three)) and he is quoted as saying: (The best women are the easiest and least friendly women.

Third: the damage of consumption: from the physical manifestations of irrational consumption and from the visible images of extravagance and luxury on the human body, the so-called "belly", a blatant declaration of the individual's fall into the circle of waste and dehumanization, and his failure to stand at the limit of the moderation mandated by him, in his dietary behavior, where he consumed what he needed in the performance of his functions.

This was reflected in his body in the form of the abdominal bone and the breadth of the intestines by stuffing it with food above the need.

The abdomen results in a human being's inability to perform his vital functions in a good way, as well as the body's exposure to various diseases.

As the abdomen is a manifestation of excessive food consumption, it was natural for Islam to stand in denial, denial and warning, in order to keep the body safe and protect it from evils (abdomen).

Fourth: Consumer Announcements: Many people buy food or clothing through commercials and commercial lies of multi-species food products.

In fact, commercial markets promote their goods with exaggerated propaganda, rumors and advertisements by all means of temptation.

For example, announcements of weight loss using a drug that loses stored water in the body, the exploitation of food factories, the introduction of many food products to the market and the distribution of free samples of new food with brochures explaining its benefits, nutritional elements and the way it is served.

People need food to straighten themselves out, while taking care when eating it is moderate, too much is harmful and reducing is appropriate.

Therefore, we should move away from misleading commercials and advertisements, as well as learn the foundations of food and proper nutrition and not be drawn behind baseless statements and proverbs.

Fifth: Consumption patterns: Economists used to categorize consumption patterns according to the main items, with each item divided into subdivisions.

Food consumption, for example, includes a list of the most important items of food, such as meat, bread, rice and beverages of various kinds.

Official statistics follow this same classification. In this area, it has resulted in an international classification of 10 items for consumption:

Food. Drinks, Raw materials, Mineral fuel, Oils, Chemicals, Goods made, Machinery and transport equipment, Various manufactures and Unprocessed transactions.

Consumer researchers agree on the principle that a family or living unit constitutes a single consumer cell with a special source, to which one or several individuals may contribute, and that all consumers are members of a single consumer unit.

Sixth: Consumer Cards: Due to the high interest in nutrition and the desire to find a way to transmit food information resulting from research in this area to



the consumer, many Governments have resorted to using the so-called "guidance card."

The indicative card is a statement, clarification or descriptive sign, whether it is photographed, written, affixed or engraved with the food packaging.

The guidance card contains written information including the name of the food item, the list of ingredients and the contents of the box, the name of the address of the maker or packager of the food, the date of production, validity, the country of manufacture or the original source of the commodity.

The aim of the guidelines system is to educate consumers nutritionally, encourage food industry companies to raise the nutritional level of their products, and establish control over food products to protect consumers from commercial fraud.

The guidance card is a good educational channel and economic and food guidance.

Seventh: attitudes towards consumption: The position of Islam on consumption is governed by fundamental values and fixed rules, its general content allowing consumption, and allowing for the best possible levels. We affirm this first so that no one can imagine that Islam is vilifying consumption or standing up to its increase or improvement in its levels. The meaning of consumption has been followed in the sense of many individuals by incorrect concepts that consumption is a negative process and a comfortable behavior that exhausts the economies of States.

Unfortunately, this feeling has been deposited because of the hollow propaganda that the media and its organs pour into people's ears, which are in love with production, call for its increase, warn against consumption and call for its austerity.

On the basis that production gives and adds and benefits, and that consumption dissipates, smashes, and is useless.

If the descriptions attached to the production are correct, what has been attached to the consumption is incorrect.

It is not pure evil, it is not a waste or destruction of goods and services, but a good and constructive one for the body and the brain. Human beings do not do anything else, and production does not exist.

Islam's position on rational consumption is to allow it, to advocate it and to make it necessary to carry out duties and costs, and to make it within the limits of what enables the individual to perform responsibilities, and perhaps a duty provided that he or she is moderate and that legitimate values are observed.

Family and consumer upbringing

The ongoing process through which a child learns knowledge, skills and trends commensurate with consumer behavior related to access and consumption of products or services is known as consumer upbringing.



The role of the family in consumer upbringing:

Children learn behavior through a series of attitudes, the treatment of others, and the places where consumer behavior occurs, which provides the opportunity for the child to learn about healthy consumer behavior and rational consumer values. The family affects the consumer upbringing of its members in several ways, including :The family affects those general cognitive abilities that affect the development of children's consumer skills.

It can help the family train a child's cognitive abilities in consumer situations.

The family can directly affect the behavior of its members or teach them certain consumption skills.

The family can have an indirect impact by teaching their members consumer skills such as encouraging children to choose holiday gifts, discussing the family budget in front of them, and taking them to the market.

Children learn consumer behavior through several means, including:

- ✚ Consumer mother's behavior.
- ✚ Mother's education for the child.
- ✚ Mothers interact with children while making consumer decisions.
- ✚ Children's consumer behavior.

Some studies have shown that there is a strong relationship between a child's behavioral skills and the opportunities given to them to make a purchase, that the child does not learn consumer behavior if he or she engages in consumer behavior alone, and that the mother's consumer behavior and information about such behavior sought by the mother to teach the child has an impact on the child in his or her assessment of the commodity.



Consumer culture and consumer upbringing :

The spread of consumer culture in many countries, focusing on consumption as a goal in itself and linking it to the way of life, leads individuals to imitate others, be influenced by market changes and the tendency to have sensory pleasures, and take care of the body and appearance.

This consumerism is a disabling factor for consumerism and thus the process of social development.

Consumer culture is prevalent in individual societies and direct material gain emerges as a key factor in people's appreciation, always comparing material potential with consumer ambitions, all of which ultimately lead to profound vibrations in the normal personality of members of society.

Commercials and consumer upbringing:

Commercials not only affect the preference for certain foods, but can shape ideas, nutritional knowledge, and children's attitudes towards them.

Some studies have shown that ads do not provide nutritional information about known foods, but often indicate the importance of a meal as part of a balanced meal.

Many studies and research have pointed to the role of television advertising in favoring a particular toy or food product, and have also indicated that advertisements have little impact on a child's knowledge of the meaning of the brand commercial.

Child's preference for advertising is the result of the attractiveness of the ad itself, and if the child is accustomed to it, his or her attention is reduced, although television - as many studies and research has found in its findings - is the first way to advertise cheap and child-friendly food.

In an investigation into commercials and extravagance, one of the most important results was:

- ✚ Ads push women to buy more of it.
- ✚ Women usually buy the item as a trial.
- ✚ Many competitions tempt children to buy.
- ✚ Commercials are largely responsible for people's rush to waste, especially women.

In a university study entitled "The impact of commercials on Saudi television on children", prepared by Abdullah Saud Al-Moikel, the important results in this area were as follows:

The advertising of commercial goods increases children's knowledge of these goods, their components and their nutritional benefits.

Children imitate children of propaganda, such as buying brush and paste of the declared class, and imitating movements and dances.

The announcement led to children's demand for goods without others, depending on the degree of persuasion in the propaganda itself.



Children started repeating the phrases in the commercials.

I conclude by saying: We should provide our family members, our community and our nation with sound economic education and a good consumer role, and give our children the opportunity to shop, buy and self-practice for consumption under our eyesight, to have an independent personality and to create a proper consumer upbringing.

Family consumer style

The consumer individual is known not to act as an economic individual, but as a copycat individual, to the extent that it is associated with some form of consumption, the consumer pattern.

In our time, many concepts have changed and people's attitudes and actions have changed, followed by a change in the family's consumer style, in its kind, speed, duration and indicators.

A general and overwhelming wave sweeps the life of the family from the new colors of consumption, trapping the individual in his food, drink, furniture and the character of his city.

The house was abandoned by its traditions, which linked it to its environment and nature in construction, furniture, and even customs, and in furniture was the trend to quantitative and typical production and the import of machines with foreign designs even materials used in the manufacture of furniture.

Bread - sticking food to the family - changes the pattern of its consumption, says Nemat Ahmed Fouad in her book (The Crisis of Youth and Egyptian Concerns): It is common to eat bread (pheno) even though our municipal bread is healthy and useful, and our country bread (batao) is healthier than them.

The change in the consumer pattern of clothing withdrew after developing country markets were flooded with terrible quantities of industrial threads, clothing of various shapes, types, drawings and bright colors for whimsy and the family became wearing industrial fibers after Europe's reluctance to do so, as studies have shown their dangers to human skin.

Dr. Samir Tobar says in his book (Inflation in Egypt)

"Wasteful and under-budgeted households result in a decline in their standard of living and dwindling savings, with implications for increased market demand and lack of sources of funding, and ends with the failure of the local production system to meet the requirements of these individuals and the import of many goods".

The consumer impulse has a clear reflection on individual behavior and the intensity of their aspiration to acquire modern physical means of life in clothing, housing, entertainment and life, so that in their spending they offer many of these secondary requirements to the necessities of life such as food or health.

Dr Salaheddine Namik says: "Economic references in Both England and America have stated that the strong consumer desire to demand goods and services, which also includes his desire to borrow to spend, has always been an influential factor



for the national economy in price inflation from the end of World War II to the present day.

University American recently conducted a consumer search on a sample representing various segments of American society, and one of the results of this research .

First, approximately 40-50% of the expenditures spent by many families can be reduced.

Secondly, the members of the research sample gave an opinion in which they said that they often did not decide to buy on the basis of a real need but on the absolute desire to buy and an unjustified consumer whisper.

Thirdly, it has been found that a large proportion of families resort to borrowing and borrowing at high interest rates to meet their needs, making them pay more in interest.

Fourthly, the most important finding of the study is that families with high spending are increasing in return for divorce rates, family breakdowns, parental differences as well as suicide.

The change in the pattern, quality, speed, duration and indicators of this change is the result of cultural changes, so we need to import the means of production, not its product of consumables, and we need to produce what we consume.

family savings

Is saving a progressive phenomenon or is it a characteristic of developing countries?

It has been said: man's wealth is measured not by what he earns but by what he saves.

Savings may be immediate with a view to purchasing a need we need, and may be for a short time such as securing housing, a travel project, buying a house, settling and marrying, and may be for a long time to ensure the future.

If it is said: Is saving an end?

We say, of course, no.

Because saving is a way to start a new phase.

If it is said: Is saving a goal?

We say, of course, no.

Because saving is a medium, its purpose may be to ensure old age and the future, to increase income or raise the level, and saving to buy needs may be necessary or to secure the future of children, or just to spend a pleasant vacation, but saving remains a necessity because things may develop, not those who guarantee the permanence of the situation.

Those who did not calculate the departure of their expenses did not calculate their income. Those who did not calculate their income lost their origin, and those who did not know the wealth of their destiny authorized poverty and breathed humiliation. The future of any human being depends on what he has prepared and his financial systems to achieve his or her life programmer.



If it is said: Who can save?

We say: We don't have to have a fortune to start saving, every human being has his potential, his energies and his limits, and when he is rich he no longer needs to save, every human being and even a young child can save, and in fact he may benefit from the mistakes of his parents, when they buy him a room trying to make up for their neglect because they have not saved in their lives, claiming that they will direct their children towards saving.

If it is said: When does saving start?

We say: Today, yes, let us decide today to save if we have not done so yet, and if we have been betrayed in the past, let our decision be wise and firm and let us decide now to begin.

If it is said: Who do we save?

We say, "For our future, maybe?" But what is important is that we save ourselves and our children, so that they can continue to live at their level (while your heirs are rich, it is better than a high one).

If it is said: What is saving, then?

We say: The concept of saving, in the past, meant agriculture, in general, as Jafar al-Jazar points out in his book "Saving and Investment", and perhaps the reason and the talk of the butcher is that agriculture gives double production and multiple examples in a short period of time, and then the concept of saving on everything that can be saved, morally or financially, although it is mostly launched on the material side.

Animals save their children's food in their nest, stone or hollow, save themselves to live during the dry season, and the plant saves during the summer to stay and live during the winter and to recover in the spring.

If we want to go deeper, we can say that the human body and the animal body save food or materials necessary for its survival that it absorbs from its food.

The camel saves water and food, a great example of my superior lifestyle, he can live in the arid desert without water and under the hot sun for several days with the help of the materials he saved and stored in his hump in addition to what he stored and saved in the insides of his stomach.

So saving is collecting and saving part of the resources to spend in the future when resources are reduced or depleted.

In the language of economists: saving a cash deduction of income after the portion spent on the consumer process, this cash deduction may be directed to investment, employment or hoarding.

If it is said: What is compulsory savings?

We say: The most important methods of compulsory savings can be adopted is to pre-empt the decision, in terms of implementation before full readiness, some actions, although they seem contradictory, the consumer society in which we live, has facilitated them so that many see them as easy, acceptable, preferred solutions, and buying in installments comes first. The risk of installments is overstatement and inflated expenses, and the ability to meet or maintain the level of well-being resulting from installment facilities.



If it is said: What is the ideal saving?

We say: Pre-empting decisions and installments are just examples when saving, starting with fragmentation, crumbs and compulsory savings, some people may find that simply life insurance or sick insurance in comfortable premiums is an ideal and acceptable savings, and health insurance is undoubtedly a saving.

If it is said: Why are we saving?

We say: According to one practical statistic, saving is often for the following reasons: to ensure the future and ageing, to illness and surprises, to secure housing, to buy essential needs, to get married, to buy a car, or a house, to pay off some debts and dues, to spend a pleasant vacation, to increase income, to bear the costs of study or rehabilitation, to take care of the future of the children.

Do we have savings for this, and do we have a weapon that no one can take from them (science and specialization)? Have we provided ourselves and our children with a reasonable and appropriate income, sufficient to maintain a decent standard of life, if we stop working?

Have we thought about our family and children, after us, what their situation will be after our absence, how to coordinate what we have left them and what we will leave behind?

If we have some savings, are they in the right place? It is not important to have cash as much as a savings and investment programmer.

In fact, if savings are second to those of industrialized countries, rich countries, countries with assistance funds, old-age associations and future income insurance companies, savings are essential in countries that have not reached that level and that let the poor die and neither the authority nor associations make any effort or any programmer to guarantee the future of the disabled.

Therefore, it can be said after all, saving is material care, waste is indifference, care of the necessities of life, and foreskin and moderation is the right thing to do in everything. Every extremism, and every exaggeration that makes us drain our energies, weaken our potential, lower our levels, shorten our lives, and begin our end, saving for matter is like prevention for the body.

In conclusion, we must distinguish between moderation, economy, extravagance and saving on the one hand, and generosity, extravagance and waste on the other. If our situation allows us to act generously and to be blessed with what God has bestowed upon us, any extremism, whether in stinginess, scarcity, waste and waste, is rejected by law and reason, and god's sincerity is that the wasteful were the brothers of demons.

Family and installed traps and debt :

The evolution of the conversation in tools we find ourselves tight for everything that comes to the market, and we try to buy it at all costs.

Hence the role of installments in its various companies and areas, whether in the field of real estate, cars, furniture, electrical appliances and even marriage and travel.



Some consumers are happy to buy the new in installments and forget that they will pay for this joy if they can't pay, and they won't be tempted by advertising and advertising.

Installments have shifted from a solution to the problem of obtaining a home, car, treatment, marriage or ticket to the corridors of luxury and the love of boasting and bragging, resulting in lawsuits, bankruptcy and accumulated debts.

What does a citizen do if he needs a sum of money to buy a car, furniture or land while he does not have that amount, except to go to a installment company to get a loan that meets his need, and of course he returns loaded with loan application models and lists of conditions and guarantees.

At home, the consumer begins his accounts that share his food and drink, relying on the apparent benefit he has taken from installment companies, and begins to compare the offers and options in front of him to benefit from any reduction in the commission rate.

As for the commission rate, when the consumer asks one of the workers in the field of installments about the ratio, the answer comes with tenderness and sincerity (we take only 10%) and therefore only has the right to pray for the installment companies that facilitated for the needy these amounts, which are unfair and unfair and remain the non-internal phenomenon, the non-verb saying, and the declared percentage is not real.

When a particular consumer wants a loan of 90,000 riyals, for example, from an installment company, they are told that the ratio ,commission ratio, is 10% per year, and the payment is over three years, and he agrees to do so to begin the ruthless calculation process.

The 10% ratio for the loan is worth 9,000 riyals per year and then multiply the nine in three years for a total of twenty-seven thousand riyals.

Here is the place of error and prevention and then the trap because the first year is actually supposed to be commissioned 9,000, while the second year the commission must be six thousand and in the third year 3,000, then the commission becomes about eighteen thousand and not twenty-seven.

One newspaper toured Riyadh to identify installment companies and try to gather approximate information to monitor this phenomenon (the phenomenon of installments) and obtained a range of important results, including:

%50of the population under the age of 30 is intensively in installments.

Population growth is up to 8% per annum, which means that this phenomenon will increase in the coming years.

The volume of applications for installments totals a total of 1000 applications per month with installment companies in Riyadh only.

The value of the loan to the single consumer in home furnishings, for example, ranges from 40,000 to 70,000 riyals and, in rare cases, amounts to 1.5 million riyals.

%95of applicants are state employees, as some companies do not accept applications from individuals working for companies.



The strong need to buy a car, house, property, furniture and the like has called for the emergence and proliferation of installment companies, which have become increasingly popular.

The terms of the installment companies vary from company to company, but most of them require that a copy of the buyer's identity be brought and a bond signed for the company's order for the value of the goods certified by the employer or the bank with which the buyer and the sponsor deal, in addition to signing the bills by the buyer.

Some companies require an identification certificate from the buyer's place of work, and his salary should not be less than SR 5,000.

Despite the keenness of installment companies to obtain their rights from buyers through installments, the number of people who evade or delay payments increases every day.

Therefore, the regular and legal actions taken by these companies against these customers increase, and the problem is that in one company they have reached 30% looking for them and their addresses now through civil rights and police offices.

Collection methods are the common factor linking all installment companies, as one company has been forced to sue its customers in the market and continues to pursue them in the courts and police departments.

There are household appliances, travel, marriage, real estate, furniture, real estate, land, computers and cars, for example, the home appliance installment market in Saudi Arabia is the largest similar Arab market, and installment companies in Saudi Arabia are keen to follow the best and surest messages to provide the largest number of customers.

Therefore, all household appliances are part of the sale in installments, the most important of which are: TVs, air conditioners, ovens, washing machines, refrigerators, kitchens, household appliances, video cameras and the like.

As lifestyles change, people's behaviors have changed and their plans and ideas have been complicated accordingly, and because marriage is one of the hopes that young people aspire to, the desire for it makes them think about its high costs.

Because the phenomenon of expensive ponies is the most important reason for young people's demand for advances and installments to manage the amounts required for marriage and furnishing the matrimonial home, the demand for companies and associations interested in marriage has been high, and marriage projects have become an opportunity for some companies to invest their money through them in the form of providing loans to young people to prepare and prepare the matrimonial nest.

Especially since debt has risen on the heads of a number of people, debt is a phenomenon that has spread in a number of homes, a disease that frightens the hearts of the safe, and the obstacle to the handcuffing of the generous.

People's debt swelled until some ended up in prisons or a committee selling property to give creditors their money and rights back.



The least that can be done in this regard is to educate people about the seriousness of debt through an important set of commandments.

First, my Muslim brother remembers the exhalation of indebtedness and the poetry of the prophet's words in the consequences of debt, as in Saheh Al-Tirmthy - may Allah rest his soul - "the same believer hangs his religion until he is eliminated".

Secondly, my Muslim brother does not resort to borrowing unless you have to, and that it should be within narrow limits.

Thirdly, my Muslim brother, fear God before, with and after debt, so that your debt is focused on lifting a tight or need for yourself or your family, and I believe in the determination to pay back the amounts borrowed when it is possible.

Fourth: My Muslim brother knows that debt is a matter of night and humiliation by day, al-Qartabi says in his interpretation, "But religion was a humiliation because of the work of the heart and mind and the concern necessary in its judiciary , groveling to the grim when meeting him, and enduring his end by delaying to the time of his time"...

Fifth: My Muslim brother is aware of the disadvantages of credit cards, it has been found that those who use them are in the shoes :

One is excessive expenses and debt-sinking.

Second, fall into the riba circle, if it cannot pay in the agreed period.

Sixth: My Muslim brother has moved as far away from installments as possible, as people are in a great rush towards companies, offices and installment institutions in a remarkable way, and this is an unhealthy phenomenon in a Muslim society, and that is only because installments are the beginning of the slip and slide in debt.

Seventh: My Muslim brother, let your tongue be wet by mentioning Allah Almighty, and then his prayers and recourse to him, and he echoed "O God, I seek refuge in you from the rib of religion", following the example of the Prophet, the same as the one who taught us to say :

It is taken from this that the exaltation of religion and borrowing is required, because it is an excuse to lie in the hadith, the successor in the promise with the humiliation and humiliation of the religious holder, and the article.

In short, the phenomenon of borrowing and unnecessary loans must be firmly and strictly addressed before its risk increases and its harm increases.

Family and shopping and shopping and buying and brands and techniques

One day, Al-Faruq Omar bin Al-Khattab stopped his son Abdullah (and Jaber bin Abdullah was said) and asked him, "Where are you going?" Abdullah said: To the market. Al-Faruq said to him: Why? He replied to buy meat, and justified that purchase by saying that he craved meat and went out to the market to buy some of it, and al-Faruq said to him, "Do you want something you bought"?

It is timeless economic wisdom and a rational consumer base, especially as we are witnessing a frantic race nowadays with new marketing methods, exciting



advertising methods, attractive media, and intense advertising for purchase and more.

Numerous investigations have found that a wide range of people buy money that they need, and consume too much products and goods.

"What we spend on false ornamental purposes is enough to clothe all the nudists in the world," says William Penn.

Thus, our luxurious lives fill the bellies with pleasure and taste and feed lives with empty and corrupt things, as is the absurdity of a man who always pretends to be intelligent and knowledgeable.

"A luxurious, easy life does not train men to work hard or face difficulties, nor does it awaken them to the ability to work effectively in life," says Smile.

Some men consider women's excessive interest in fashion and the need to respond to them as a reflection of their lack of sufficient reasonableness to think.

"It is common among us that women are more extravagant than men, whether in clothing or spending, but there are men who are more extravagant in their money, behavior and possessions, which is relative and related to the size of the individual's temptations to waste," says Ali Galom.

Speaking of waste, Sabah al-Maliki says: "One of the reasons for the extravagance is the need for women to own some things that they think they need to beautify their homes or to delight the family and children in particular from toys, clothes and needs."

Selfishness and personal expediency in many families and communities lead to excessive exploitation of sources of income.

Thus, a strange shopping obsession, a major buying addiction, and a wondrous consumer fever have emerged, fuelling exciting ads, attractive advertising, tempting contests and encouraging incentives.

The most influential ads are those that can be returned in multiple formats, and in places that can be seen by large numbers of people such as television programmers that are beloved of viewers, newspapers and central markets.

Fawzia Khalil, participating in an investigation into women's shopping obsession, says that shopping obsession is usually emotional, and women have a way of compensating for emotional suffering, deprivation, anxiety, marital unhappiness or lack of tenderness, and this shopping obsession in women may be more common.

In the same investigation, Badriya al-Mutairi says: There are women who buy unnecessary or unnecessary items and push men to pay a lot to satisfy their crazy desires.

One of the most important results of an investigation into commercials and extravagance is that advertising pays women to buy and more, and women usually buy the item as a result of advertising .

Many competitions entice children to buy heavily, and the investigation has come to an important **conclusion: commercial subsidies are largely responsible for pushing people to waste, especially women, in pursuit of pride and boasting, a love of reconnaissance or a desire to imitate.**



The tradition among people is not limited to a country or race, but is a global one that is difficult to change.

The human soul is an insatiable breath, and at the same time it is not convincing, it is aspiring to every kind, eager for every form, curious for every color.

We seek refuge in God from an eye that does not tear, from an insatiable heart, from an unpersuadable soul, from an insatiable belly, and from an unanswerable prayer.

Overwork, obesity, sorghum, waste, luxury, attrition, waste hills and garbage, social diodes, sagging, indifference, and the disbelief of grace. These are some of the effects that undoubtedly arise from uncontrolled purchasing behavior, unbalanced consumer addiction and irrational spending.

Garbage cans see bags of garbage and colors of household waste resembling hills as a result of heavy domestic consumption, and those who said consumption was the next flood of pollution believed.

If we add to the above the common ethics of ego, envy, greed, greed, emulation, breaking the hearts of the poor, the poor and needy, the imbalance of family budgets and indebtedness, all of this requires that we stand up to the consumer monster, the purchasing ogre, the spending addiction and the shopping obsession in order to close once and for all the black file of consumption in every home, every family and within every society, and in any country.

If we had collected everything spent on trivial matters in a unified box, and then spent on removing the causes of tragedy from the lives of many, the land would have been repaired and well-lived.

If our actions are well-behaved, we can get rid of the extremes of overspending, consumption, destitution and poverty. The former can meet the needs of the second, so that the two extremes approach a reasonable rate.

We welcome good information that is interpreted rationally, but we do not want our economic doctors to hide the facts from the patient.

Consumer, be happy, not rich, in happiness is a conviction that is not provided by wealth, and if you want happiness, pay attention to your basic needs and do not care about what is plus them, and let your needs be few, and spend it yourself.

In conclusion, I say: Are we still determined to buy everything we desire if the answer is yes, then we have to face a scary future, a dangerous state and a bad end, and if the answer is no, then we have to correct our situation, consume us and guide our spending, to be good individuals and to build a cohesive society, and to preserve the identity of our Islamic nation.



Family and rationalization of consumption

rationalizing water consumption:

Water is an essential element of life, God willing, the origin and origin of life.

This grace should therefore be preserved and not wasted without benefit, and in order to preserve water, it should be taken into account:

Lock the taps well after they are finished.

Repair any direct damage or malfunction so as not to cause the loss of large amounts of water. Do not waste the use of water when washing vegetables and fruits, and try to fill the vegetable pot and wash it.

Economy as much as possible when cleaning daily or weekly.

Warning children not to play in the water.

The economics of the house in its various fields of water, nutrition, clothing, house management and childcare care for the family that is the nucleus of society, if the reconciliation of the whole society is corrected.

Especially since life in modern civil society has become more complex and overlapping.

Rationalizing electricity consumption :

Scientific progress has led to an increase in modern devices and tools used in homes, and these modern devices and tools, if used incorrectly, will lead to damage and risks to the safety of the family.

Therefore, the whole family should be interested in following the correct safety rules and instructions on the devices, to provide security at home.

In order to protect the family from increased expenses resulting from electricity consumption, the following steps should be followed:

Be careful not to leave the lighting at night, and minimize it.

Do not use daytime lighting.

Children are accustomed to gathering in the living room together.

Do not turn on electrical appliances for a long time and be careful to shorten time and expenses.

Be careful to read the instruction booklet attached to the electrical appliances.

Use reading the recommendations issued by the Standards and Standards Authority.

The rise in the price of electricity is intended to rationalize the consumer and to make it not excessive in the use of lighting and multiple electrical appliances scattered in homes.

The housewife must be the first to maintain the family budget and try to save on expenses.



Rationalizing food consumption :

Since ancient times, man has been interested in food conservation and drying was the first to be used to preserve food from corruption, as evidenced by the ancient effects discovered, man used the sun's energy and natural air movement to dry food, where vegetables and fruits are available in large quantities during the production season, which must be preserved in many ways, for use at a time of scarcity.

In order to preserve food and rationalize consumption, it should be taken into account:

The consumer buys the food and food he needs himself.

Plan for what the consumer really needs and not buy randomly.

Price comparison between more than one food store to take advantage of price differences.

Not rushing to choose food, but slowing down the examination and comparison usually saves money.

Buy fresh food in season.

Check the expiration date to avoid buying spoiled foods.

Buying is not as easy as some people think, but needs thinking and know-how when making a purchase decision.

The first thing to consider during the procurement process is not to buy more than the need and to buy the necessary quantities of food to avoid damage and corruption.

Rationalization of clothing consumption :

Whatever a family spends, whether it is a small or large part of their income on clothing, it requires planning and knowledge of clothing and purchasing practices to create a wardrobe suitable for all family members through a specific budget.

In order to keep a suitable wardrobe, consider:

Determine the need for clothing for each member of the family throughout the year.

Identify the necessary needs for new clothing.

Estimate the cost of each type of new clothing in order to match the costs to the family income.

Compare the estimated costs of new clothing with the permitted clothing budget.

Take advantage of the discount seasons, without getting caught up in any cuts.

Interest in self-sewing family clothes to provide cash for family income.

Keep clothes intact, wash them when necessary.

Consumer protection should begin to buy clothing for consumers themselves, and their attitudes should evolve and grow towards knowledge of purchases and the desire for the best quality with the lowest amount of money. With caution against counterfeit brands and misleading ads.



Rationalizing furniture consumption:

Furnishing the house is an important thing facing the family because of the huge amounts it needs, but with some study and wisdom, the housewife can make her home a model of elegance without straining the family budget.

When choosing home furniture, consider:

Buy from reliable stores, and do not rush into the purchase process, only after ascertaining the quality of the chosen furniture.

Not attracted to the large shops with luxurious décor and high prices.

The economy of buying furniture and choosing what the family needs, and the house does not have to be exposed to furnishings.

Simplicity with taste in furnishing the house and choosing furniture.

Choose the right furniture for the size of the room to be furnished.

The house is where individuals are housed after a whole day's effort, the father went to work, the children to school and the mother to work.

Therefore, all family members need the right atmosphere and the right place to be provided through the living room provided that comfortable seats, adequate lighting, exquisite views and some entertainment are provided for the happiness of the family.



Pillar (3): Home Economics

Wrong economic behaviors

Economic behaviors are emerging and spreading in contemporary societies, representing an economic burden with adverse effects on the family economy as well as the national economy as well as the economy of societies.

For most families, even low-income families, we still find unjustified actions other than customs, fancy, tradition and boasting, service, nannies and drivers imported from abroad, expensive celebrations and clothing for women and children at very high prices, and other consumer items that burden the family budget, and only to meet the causes of social review and apparition.

The glut of consumption, exchange habit and undracted spending are also bad habits led by new living conditions.

The spread of these behaviors and customs, the emergence of a destructive consumer mentality and the spread of the wrong consumer culture have helped, including: flooding the market with luxuries and advertising them in an exciting way, as well as reducing consumer awareness among members of society, and not directing members of society.

It is well known that lavish drainage should be reviewed by individuals, families and communities and eliminated excessive extravagance, consumerism and the manifestations of exhilarating and transcendence of weddings, banquets and funerals.

It is known economically in all countries of the world that the most appropriate way to bring consumer decisions closer to individuals is the economic majority of prices, so that these prices are effective in eliminating wasteful consumption or for the purposes of boasting.

Controls of healthy consumer behavior directly reduce the effects of such wrong economic behaviors and habits, and bring society greater growth, well-being and stability.

Today's world prevails in every developed or developing country, many consumer behavioral phenomena that have made modern man merely a machine or consumer tool, who can only kill himself in an effort to increase his income and obtain unnecessary material consumption tools, imposed on his thinking by the media and advertising arts, claiming that they are measures of social status and sources of individual bliss, including:

First, the phenomenon of consumer society: consumer society is a society where money is dominated by one's profit-making in order to be able to consume better and better well-being, and in that this consumption movement is already deliberately and programmed.

Unfortunately, the Muslim world has become a consumer society with overwhelming aspirations for extreme wealth at the expense of many religious, social and human values.

The industrialized developed world understood our religious, economic and social situation before invading us with the idea of a consumer society.



By adopting the principle of consumer freedom, the Western world has gained its freedom to choose whatever goods and services it wants, and its freedom to distribute its income between those goods and services, and its society has gained poor consumer habits that have been transmitted to our contemporary Muslim society by many means and through distinctive media.

Second: The phenomenon of fancy buying: a fancy purchase is the purchase of goods that were not in the buyer's mind before entering the store or market.

This type of purchase has become a consumer habit and a behavioral phenomenon as a result of its constant occurrence, especially after the proliferation of stores that display goods well and attractively, and use self-service.

There are many studies that have shown that 60% of our decisions are whim.

Third: The phenomenon of buying fever: buying addiction is no less dangerous and psychologically destructive than the risk of alcohol and drug addiction.

Some press investigations stated:

One of them says: I go down to the market and I have no intention of buying, so I thought of things so I bought them, and another says: We give in to temptation, we buy what we need, and a third always says I buy things that are too much, and one woman says: The main reason why women overspent money is to constantly seek out them in order to get their sense of satisfaction.

The fever of buying and shopping is becoming increasing, because the pressures of advertising procurement and racing to raise the standard of living, sales facilities and display style control the human being, and have put many families in the trap of this obsession.

Fourth: the phenomenon of wasteful consumption: this phenomenon is widespread in some societies in the form of excessive spending on entertainment and financial goods.

This type of expenditure and waste is usually associated with high levels of income.

Wasteful consumption is spent on unnecessary goods and on unnecessary occasions, marred by wastefulness and luxury with the intention of loving to show off and to compensate for a particular social deficiency.

Wasteful consumption is also a drain on resources and incomes, as it is a no-return expenditure.

On the other hand, it is an unnecessary consumption that is part of the waste of wealth.

The seriousness of this phenomenon is that it has begun to move to those with limited incomes who are unaware of the magnitude of the risks of such consumption.

Wrong purchasing habits

One of the most important manifestations of loss of consumer resources is the economic loss caused by ignorance and superstition in the purchase of necessities.



Purchasing habits tend to be constant no matter how wrong, and an individual's consumption is often based on an impromptu random basis rather than on a rational basis, as it is based on often wrong purchasing habits and the individual continues to perform them because they have found them like this or out of tradition for others.

One of the clearest examples of false purchasing habits is that people buy apples in red, not for their nutritional value, and prefer white bread to brown bread, which is the best in food terms.

If we can teach consumers which items give better nutritional value and the lowest expense, we provide a lot of productive work.

Advertising is largely responsible for creating such false purchasing habits.

Advertisers may question people about old goods to buy new ones, which represents a loss of consumer resources.

Through numerous studies and investigations, commercials have played a major role in deceiving consumers and pushing them to buy more for many things that are not really needed, and that is particular waste.

Rather, advertising plays a major role in the primacy of sentimental motives such as tradition, love of excellence, pride, ambition and astonishment over rational motives.

In a scientific study conducted on the behavior of Saudi consumers, it was found that 40-60% of household income is spent on food, 15-20% on clothing, like on entertainment, treatment and tourism, 5-10% on furnishing and the same on electrical appliances, and 5-15% on education and housing, as well as savings.

We urgently need to correct our wrong purchasing habits, rationalize our consumption patterns and assess our economic situation, to be more rational and realistic.

According to a book (to Momena - Speeches that are not lacking in candor) by Professor Mohammed Rashid Al-Aweed: Marital problems arise due to a strong desire for the same wife to buy, buy what she needs and what she does not need, so the most enjoyable time she has is spent in the market moving from one shop to another, it's a buying addiction.

Patricia Roberts noted the danger of this lust by saying:

Buying addiction is no less dangerous and psychologically destructive than alcohol or drug addiction.

Buying addiction can be a reaction to depression, stress and anxiety, and one finds the only breathing space to sink into buying, and you may buy goods you don't need.

Moreover, the addict suffers from some kind of remorse or reprimand, because he regrets after purchasing and the addict often promises not to do so.

Buying addiction is widespread among unhappy people in their married lives. They find it an escape from an uncomfortable situation. Unfortunately, as a result of procurement addiction, the addict is somewhat reckless of obligations and may be vulnerable to debt and premium problems.



Tips in this area include:

Millions of Muslims and Muslim women who lack basic needs, comfortable housing, abundant food and a warm dress need to be remembered.

The wife should appreciate her husband's efforts and work in exchange for the necessary funds, parts of which are spent on purchasing the necessary needs and goods for the family.

The importance of knowing that good, happy living and breadth may not last all of this has been a difficult day with which they need everything spent without account.

The need to provide sufficient funds to raise children and achieve a decent life for them, in keeping with the words of the Messenger of Allah (because your heirs are rich is better than being given a high by people). He said: "Meat I desired and I bought it, and Omar replied, "God bless him," saying, "Speaking, I desired to buy it"

Television advertising is delicious, curious and sometimes adventurous, and opens new doors in buying, consuming and shopping, so producers give viewers the urgent need for this or that item.

The main task of television advertising is to make people continue to buy permanently through the constant work of getting the money to buy.

No wonder, according to some statistics, about \$84 billion has been spent advertising and advertising goods and services in just one year.

It has been said that the acquisition of television and video or one of them is a clear indication that the family is moving beyond the limits of the economy of living to indulge in the sludge of consumption, and the protection of purchase that commodity producers are circulating and spreading.

A fancy or automatic purchase, as it has been termed, means purchasing goods that were not in the buyer's mind before entering the store or market.

This type of purchase has become a consumer habit and a behavioral phenomenon as a result of its continuity, especially after the proliferation of stores and the so-called supermarket - central markets - which display goods well and attractively and use the method of self-service.

According to some studies and statistics, 60% of our decisions are whim-making. Part of the purchases are in keeping with what is happening in society, whether between friends, colleagues, families or neighbors, in order for a person to appear socially acceptable. What happens at weddings and public events is proof of this; some people spend a lot of things in keeping with the pressures of society, and even showing the best people in front of others.

One of the models that confirms the existence of what is known as simulation and imitation of the consumption of others is the fact that wedding dresses are not worn more than once or twice as well as jewelry, but on occasions of feasting there is no good management, but an element of pride and waste.

Unfortunately, in recent years, the culture of consumption and at all levels has become the dominant culture for many people.



This is only because religious culture does not take root in the souls; while many are gasping behind the material and consuming it, those who have forgotten their beliefs and abandoned their values for matter and money.

The economic dimension of travel and tourism

Every quest of man is calculated and rewarded by him, and whoever has been guided by god's patients and sought for himself and his family in what God has permitted, has sought to embrace himself, and from tomorrow or gone in the indignation of God or in a way that leads to the indignation of God, he has lost himself and her family.

Therefore, the Messenger of God says: (... All people become the seller of themselves, their derivative or their mouth...) Narrated by Bukhari.

Thus, the Messenger of Guidance outlines the concept of tomorrow and spirits in all its forms and types.

There is no doubt that travel falls under these two sections mentioned in hadith, and it is certain that travelling as stated by our Holy Prophet is a piece of torment.

If there is some pleasure and recreation, it prepares the soul for the active demand for the seriousness and work that man has committed to.

Travel may have great benefits and benefits, as has happened to our scientists and modernists in seeking knowledge and journey there.

In addition, there is a visit by relatives, the link of wombs and reflection on God's creatures, what is known to the jurists as the journeys of obedience.

However, there are secrets that are not without denials and sins, whose owners aim to take a walk, retreat and spend time in sins, with the caveats and mistakes involved in travel.

Therefore, I saw the importance of alerting, pointing, hinting, recalling and declaring that my brothers may be wary of the evils of travel and stay away from its dangers, avoid its sins and be polite and desirable.

First, one of the denials of travel: the travel of man at night alone, as some people prefer to travel alone and find no anger in it, but when he needs help or harm, he quickly senses the importance of the companion.

Secondly, one of the mistakes and dangers of corrupt company in travel, it is natural for a person to take a sociable friend in his travel and our Messenger has urged him to pray and peace be upon him, but what many travelers do today is not to pick a travel companion. As has been said: The friend is a tug) and it is a scourge to take care of the lightness of blood and the fun spirit in the companion more than religiosity and morality!!

Thirdly, tourism is a great risk, especially after this term (tourism) was closely linked to travel today, until it became the common name for human travel abroad.

As summer approaches and the travel season begins, birds fleeing their country start to certain cities and for cheap targets.



We do not believe that a man who cuts out of his time for an innocent picnic and a family space free of legitimate irregularities, we do not believe that this is a thrice.

Fourth: Going to the houses of fashion and modern fashion, as it is a denial of travel, some women travelling to the scandalous and extravagant fashion houses and pursuing Western models and trends, and carrying what has been reduced in weight and price to Muslim countries, and spreading these scandalous clothes, naked casserole among members of the Muslim community, and these are the scourge of many women and men.

Unfortunately, some travelers only buy their children's clothes from that country, and some girls are satisfied only with those goods and fashions from Christian Dior and Western fashion houses, and this is the case with the luxury of those who have parked for the fives, dresses and dresses.

Indeed, those who invented these costumes are a handful of merchants, most of whom are Jews.

There is no room to account for those evils associated with sin travel and non-target purposeful tourism, but we are required to state some dangers to warn and remind our brothers, and memory benefits the believers.

Besides the above, there are risks of women travelling without a taboo, removing the veil, riding women with the driver, marrying a foreigner, brothels, corruption, entering bars, drinking alcohol and drugs, entering theatres, watching plays, gambling, visiting circuses and places of fun.

It is denied to travel to the countries of the polytheists to travel with the wife in that country to spend the heresy of his honeymoon in the land of disbelief, so the stupid husband takes his stupid wife and flies like owls to the countries of destruction and destruction.

One of the unfortunate stories in this field is what one of the sheikhs told about one of our Muslim youth who was preparing his message and his higher studies in the Islamic sciences about the personality of the caliph Al-Zahid Omar bin Abdul Aziz, may God rest his soul, and this student al-Najib was not able to obtain his certificate until he was subjected to the opinion of his teachers and attributed to that caliph al-Zahid what is not to be praised and not satisfied by a Muslim!?

In conclusion, I say: O pioneers of Bangkok, Casablanca, London and Paris... In the two holy mosques in Mecca and Medina are the two holiest spots of divine blessings, fragrant memories and spiritual atmospheres that enrich..



The baby and the money .

The mistakes that some parents make in raising their children in this time are many, including raising them to love money and attach to it and acquire it in easy ways without any effort even if they grow up they do not know the value of money and the importance of preserving it and how to spend it and ways to use it and the benefit of saving some of them, and then fall easy prey to waste and waste, when their money is scarce and then easy to seek to acquire it halal or haram, says Khaled Al-Shintot in the book (The Role of the House in Raising the Child) Many parents used to give their children money in various forms, including:

Daily allowance: The boy has a daily cash allowance, which he claims if he is late, as if he were his natural right.

Satisfaction: The more angry the boy, the more his father or mother gives him a riyal or more to satisfy him to silence.

Gift: Every time children visit their relatives, especially on holidays and events, they give them some cash gifts.

Unfortunately, most of this money paid to a boy buys iced refreshments, candy or foods developed by street vendors or open restaurants, all of which cause the boy the pain and frequent diseases seen these days, and the damage does not stop at the limits of the body, but psychological and moral damage is more serious and more influential, says Khaled Al-Shintot in his previous book:

a) The habit of a boy gaining money easily and effortlessly, and it is a feature of the human psyche to quickly give up everything you have easily earned and vice versa.

b) The boy's look from a young age to money as a respectable means of making the boy respect those who pay him money, and vice versa.

c) The boy's habit of wastefulness and waste of money, and his habit of not saving money but spending everything he acquires first and foremost, makes the boy always in need of money to face continued spending.

d) When the boy returns to this extravagance and then falls short of it for some reason, he may resort to theft from his parents or colleagues, so that he continues to buy and spend.

After that, the problem of money has become clear in the lives of our children, so we need to give some important advice on the subject, including:

First, we should not pay money to the boy for no reason and therefore: we should look for a reason whenever we want to pay him, for example, we pay the boy some money to reward him for continuing to pray, or reward him for obeying his parents, or reward him for seriousness and diligence in studying, or reward him for cooperating and helping his brothers, the link of his brothers, and so on.

Secondly, it is preferable to return our children from a young age to the habit of organized savings and not to hoarding, so that we provide them with a portfolio or a money deposit where they put some of what they receive and monitor them in it so that they do not spend all their money, no matter how little.



Thirdly, we would like to accustom our children from a young age to volunteer charitable spending for god's sake, encourage them to do so and get used to paying charity to the poor from their money, and charity to the weak and needy.

Fourth: Good example is one of the best and best means, let us, fathers and mothers, be good role models for our children in good behavior in money, moderation in spending and halal acquisition, and his efforts for the .

In short, training children in the rational policy of our money in terms of good earnings and spending, so that there is no extravagance, no waste, no pricing, no stinginess, this training is important in Islamic education, may we raise a good, conscious Muslim generation.

Ornaments and jewelry economics

Adornment and beauty are the basis for the acquisition of Ornaments and jewellery, and it is a human tendency imposed by many factors, including the need to ensure psychological stability and ensure the future, where women feel particularly safe with their formulations.

The age is volatile and the time is insufferable, as are the moods of men.

Dr. Saad Mahmoud al-Jader says: A man in a woman is an insecure creature, but the children are separated all in his orbit, and the woman remains in fear of widowhood in the event of her husband's death, abandonment or association with another, and remains alone with her children.

Precious metals and precious stones are a good physical cover, and gold and silver are an important measure of wealth and a solid base for economic life.

The demand for gold and silver alloy and ornaments is usually the result of high confidence in these minerals throughout the ages, as they are not affected by natural factors and are taxed. It is also the best thing to inherit for children and grandchildren, and can be converted into liquid money at any given time.

The drafted pottery has played an important role in preserving its models throughout Islamic history, whether as silencers find their buried treasures or in the form of ornaments and decorative materials.

Now that people are increasingly feeling the search for elements of trust and security from robberies and robberies, many of them are resorting to storing their jewelry in bank funds.

As a result of the weakness or lack of social security systems in the Muslim world, precious metals replace it.

In middle-class countries that are an important category of society whose populations look to buy cars, electrical appliances and furniture and enjoy a good life, they sell their gold and silver belongings to buy their needs.

In other countries, the best thing people do is buy precious metals and hide them in saving for the future and as emergency reserves.

Therefore, the drafter in rural communities represents the family bank, wealth and savings fund, his key for a man who knows how much savings, and he lurks the opportunity to drop prices and take advantage of them for trade or buy some



ornaments for the women of his home, the man who sells, buys, exchanges and changes fashion.

Thus, in cases of drought and drought, the value of ornaments is transformed into food and consumer resources that help the family to stay stable, live and work in the wait for a better season.

The popularity of precious metals depends on the standard of living, the degree of urbanization, value and traditions of peoples, the more the state's economy flourishes and the richer it is, the more scarce resources and precious goods, including gold ornaments, are commonly used.

Once the economic conditions accompanied by significant changes in society deteriorate, they are followed by the use of cheaper resources, including silver.

It is generally noted that middle-income people in Muslim countries are the most decorated groups of society, decorated with gold or silver.

For women, ornaments are an important area of pride, with several pieces at the same time carrying them in their solution and travel.

Ornaments are widely used as gifts, as the girl carries her mother's ornament, which she gave her. This is in addition to gifts given on occasions, whether within the family of father and mother, or from husband to wife, as evidence of their pride in them and their love for them.

The same is true of gifts commonly offered between relatives and friends at weddings such as birth, circumcision and other events, as a girl receives a bracelet, earring or ring. When a girl is born, her parents begin to form a balance for her that will benefit her for marriage and the future. The network is the gift of a lifetime, a symbol and the value of the bride in the eyes of her family and the fiancé's appreciation of his fiancée.

After marriage, a woman voluntarily or forcibly drags her husband to the gold markets, choosing and acquiring him while paying.

Women do not rely on repeating their demand for sweets, especially after visits to family and friends, where they see what women have bought and resemble, no matter how poor their economic and financial situation may be.

What is important for her is for others to share the talk of gold and boast about her costumes. The majority of women like to look both elegant and rich.

Women's desire to be proud and proud of their husband's wealth is reflected in society, especially women, by wearing gold, diamonds and precious stones in the city.

Not surprisingly, some women sometimes show off their friends and relatives' costumes to show off their wealth at social events and celebrations.

Women dress in all their costumes on limited occasions such as weddings, Eid al-Fitr and Eid al-Adha, childbirth and circumcision.

Most women are decorated with some ornaments permanently, such as earrings, necklaces and some bracelets.

Muslim women in most Muslim countries do not decorate this in the event of mourning for a deceased or in Ramadan.



Unfortunately, some women are ashamed on some occasions if their dress is not replaced by new costumes.

Another phenomenon is the phenomenon of women's pride in their ornaments, retention, inheritance and decoration in celebrations, events and daily life.

This phenomenon is the subject of personal ornaments of jewelers or wealthy people and traders as a result of destitution, need and avoidance of financial crises.

The process ends with returning the money to the merchant and foreclosing, or the merchant buying the mortgaged ornament and completing the payment of it to the owner, as the ornaments have been mortgaged since the past.

Another noteworthy phenomenon is the cessation of ornaments. Islam has given its societies human relations resulting in benign customs and traditions, with the well-off contributing to economic and social development by exploiting women detainees with money transferred and immovable in the affairs of good.

Through the voluntary endowment system, many religious, educational, cultural and health facilities have been built throughout Islam, in addition to the multifaceted services implemented using suspended funds such as assisting needy Muslims and sheltering and feeding the poor and poor.

In ancient Muslim towns and villages, rich families usually lent their costumes to poor brides on the wedding night, and thanks to Allah, this tradition has continued so far in some Muslim societies.

A group of women collaborate to provide the necessary weddings to equip the poor bride with dress and ornaments.

The old man had the wolf's tooth to indicate his murder, and the elephant's son was a symbol of his control and predominance over powerful animals, and the decoration of man in the past took forms of power and despair.

The drafter then evolved, making it a talisman, veils and magic amulets to defend man against dangers and evils, or to seek love, fertility and childbirth.

As societies developed culturally, ornaments became aesthetic values that changed depending on circumstances, time and fashion, resulting in a massive explosion of models, shapes, distinctive signs, and social and economic functions.

Until it became impossible to identify its origins, the true meanings of many authentic symbols were lost in the ornaments.

Therefore, is it time to restore authentic symbols, true meanings, social and economic functions and the hallmarks of the wording and ornaments.



Women's work in the balance

The genesis of the concept of women's work :

The movement for women to leave the home began largely in the Western world after the industrial revolution that led to men migrating to cities, replacing men in rural areas.

Then, when trade unions emerged, employers used women to confront them. This, as researchers and historians assert, was planned by Jewish elements to destroy societies by destroying and then controlling the family.

The employment of women was further exacerbated by the great wars that led to the recruitment of young people, as well as the media, which promoted women's work and promised it freedom and a departure from the era of intellectual stagnation and social backwardness in which women remained a obedient servant who ran the affairs of the house and had nothing to do with it, as was the women's exit to trade and harness them for sordid lusts, prostitution and corruption.

Dr. Saleh al-Assaf says in his book *Gulf Women in Education* that women's entry into the field of work is the result of well-thought-out plans by capitalism born by Jews to create a global society without religion and morals, and their great means of reaching their pernicious goal: women.

It has been said that the concept of women's work and concern for it dates back to the beginning of the industrial revolution in Europe, when factory workers began to strike as a result of their exhaustion with long working hours and limited pay.

As a result, women have entered the field of work to cover the shortage of labor in factories, fearing work stoppages and the consequent financial loss.

Women and work in the West :

Women in the West did not go to work until men were unable to meet their needs, and were forced to work.

Dr. Youssef Moussa, may God rest his soul, says: Perhaps it is good to mention here that when I stayed in France, I served the family that had stayed in their house for a while, a girl with a beautiful and generous family, and I asked the head of the family why she served this girl. Doesn't she have a relative who avoids this job? Her answer was: She is from a good family in the town and has a rich uncle, Who is rich, but he does not care about her and does not care, so she asked: Why do not you take the matter to the judiciary to judge him for maintenance? The woman was surprised by this statement and knew that it was not legally permissible for her.

At that time, she understood the rule of Islam in this respect, and said: "Who has such legislation, if this was legally permissible for us, I would not have found a girl or a woman coming out of her house to work in a company or factory.



A father in Western countries is not charged by states or customs to spend on his daughter if she reaches the age of 18, so he forces her to find work if she reaches this age, or to pay him for the room in which she lives.

Women's work in the West has resulted in the disintegration of families.

This is why Western scholars and intellectuals have called for their voices to be raised loudly, warning their communities of the abyss as a result of women working outside their homes.

Anna Rudd says: Because our daughters work in homes servers or servers are better and lighter than their work in factories where the girl becomes contaminated with the evidence that goes to the elegance of her life forever, i wish our country as a Muslim country, it is a shame for the English countries to make their daughters an example of vices, so what we do not seek to make the girl work in line with her natural nature.

"Modern society has made a serious mistake by fully replacing family training at school," says Alexis Carell.

Affection. Wayne Dennis says that a child's intelligence grows and his ability to speak is strengthened if he grows up among his parents and is not left to nannies, workers and teachers.

Bertrand russell asserts that the family has been dissolved by the use of women in public works, and that the realistic test has shown that women rebel against the familiar traditions of morality and refuse to remain faithful to their husbands if they are economically liberated.

Disadvantages of women's work :

Women's exit from work has been accompanied by social changes in family systems and the relationship of children to parents.

Some scientific research has shown that women's work is incompatible with the nature of their lives as mothers and wives as a result of their emotional and physical condition and their use of others to raise their children.

There is scientific evidence that the length of breastfeeding leads to increased social tendencies, so a child needs a quiet, full-time breastfeeding mother to gain psychological comfort and normal growth.

In addition, there are other drawbacks as a result of women leaving their homes for work, including:

The absence of a mother for long periods of work reduces the period of lactation, reduces milk supply, and some women may have to wean the child at an early age, as her work does not give her the opportunity to feed herself proper nutrition for the period of lactation.

Working women may be reluctant to have children to a later age, and their reproduction times may decrease.



Women's exit from work weakens the bonds and familiarity between family members and may lead to their disintegration and collapse, and divorce rates have been shown to increase in societies where women often go out of work.

Women's work in Islam :

Islam is a religion that honors and protects women and wants them to be a chaste protector, because this protects the whole society, women are stable, human beings are stable, their secret warehouse, incubator, nursing and nanny, and if they are good, they offer the future a good generation.

The house is the kingdom of women and its vital starting point, the Qur'an and the Sunnah order women to decide in their own home. God has made the couple rights, obliged him to duties to complete the building of family and society. Men do toil, work, acquisition and maintenance, and women breastfeed, custody and raise children, and leave the duties of the house lost to the house in it, and the family disintegrates sensory and morally.

In the era of the message and the adult caliphate, women and men were involved in many things, such as the quotation of science, and women were narrators of speeches and monuments, writers, poets and works in science and the arts.

The women of the Prophet and his companions , god bless them, went out in invasions with men, watered, prepared food, healed wounds, and instigated fighting, with jackets and chastity.

There are necessary and urgent actions that women must do, such as education, if we prevent women from teaching their own daughters, who will teach them?

Do we leave them ignorant or do we let men teach them, and this is dangerous.

As well as medicine and nursing, women teach their sex daughters less risky than letting men teach them.

The provision of social and charitable services to women is also a business that women should do to achieve self-sufficiency and we have a large specialized women's force.

The concept of women's work in Islam is more comprehensive and deeper than advocates of its liberation from limiting it to paid work only, motherhood is work, raising children is work and housework is work, and the values of society are preserved.

Women's work in Muslim countries :

The departure of women in Muslim countries was a dependency, tradition and admiration for what those who were deceived by the alleged freedom of Western women and their false economic exploitation portrayed them.

Muslim women were influenced by western women and went out to work increased, thus increasing the mixing leading to corruption and evil in society.



Islam wants women to be their husband's ally, to support and activate them, to want them to do their jobs, to be housewives, nannies of generations and a human husband, to be educated, educated, and to be strong in their religion, honest in their lives, patient and satisfied.

Muslim women in the virtuous generations were scientists, teachers and workers, who had their bounty and destiny.

Aroua ibn al-Zubair said, May Allah be pleased with him, " I did not see anyone who knew about jurisprudence, medicine, or poetry from Aisha".

The companions Al- Sahaba knew the mothers of the believers their right and worked with their advice, asking them what they had been ignorant of.

"Even in the era of the Prophet, the Messenger of Allah had been treated with Khadija's money, and it was proven that one of the supporters came to the Messenger of Allah sitting at the mirror and said, "I am a woman who sells and buys, so I may want to sell a commodity and smile more," and he said, "Don't do it, if you want to buy the item, ask for it, which you want to take, you have been given or banned".

Women in Islam are herding in her husband's money and responsible for her care.

The women of the companions (Al-Sahaba) , may God rest their soul, were doing hard work at home, as fatima proved to be, and as the names of The Sahaba were, God bless them, cooked, washed, kneaded, grinded, baked and fed horses.

Reasons for work and development of home areas :

Women are past, present, every time and place, and there may be a desire for some of them to earn money in order to feel independent or feel the pleasure and pleasure of work.

Women may tend to work in anticipation of the vicissitudes and vices of time, such as widowhood or divorce, or spouses may see the need to raise the level of the physical family.

In the past, these desires were imbued with professions practiced by women in their own homes.

However, recent development has changed some things, and some careers are being practiced outside the home.

It is therefore better for society to seek to develop areas where women can do work in their own homes or serve their own society.

When and how does a woman work?

In his book Gulf Women, Dr. Saleh al-Assaf answers this question by saying: Women work when there is an urgent social need that requires women to work as wage workers consistent with their composition and femininity and do not clash with the values of Islam.



How?

He says: Women work in accordance with the following conditions and guarantees:

- ✦ Her paid work does not contradict her female composition.
- ✦ Her paid work does not mix with men.
- ✦ Her paid work does not hinder her from her family role.
- ✦ Isn't her paid work a reason to show her up.

Thus, if these guarantees are taken into account, and there is an urgent social need, women can work in a number of areas, such as medicine, nursing, teaching, social service, and women's businesses such as knitting, textiles and sewing.

How effective women's work is in developing the national economy:

The concept of women's work in this aspect is based on the view of women as an important human resource to be utilized in increasing the productive capacity of the State.

That is when national women replace foreign labor, becoming productive and not only consuming, and benefiting women in the development of the national economy is desirable and agreed upon.

But: Is women's paid work what needs to be measured?

Of course not, women's paid and unpaid work of motherhood, child-rearing and housework should be measured.



Ways to increase women's participation in economic and social development:

To achieve women's fundamental tasks and to achieve greater participation of women in economic and social development, this should be done by:

Work to accommodate all girls in education, whether in the countryside or urban areas.

Add courses for girls to teach them some domestic industries.

Teach girls how to raise their children and teach them to speak, walk, clean and take care of health.

Teach girls to retain their dignity, not to deceive them with whims and propaganda, and not to follow foreign trends and costumes, so that national income does not dissipate in vain.

Focus on the role of women as heads of family and nanny of generations and an important element of the country's progress and development if women do well to carry out their responsibility and duties with all due vigor and commitment.

Economic ideas on women's work :

In Islam, women do not cost cooking or washing as a matter of duty, and this confirms that women's work at home is economically productive, and this distinguishes the West's position on women's work at home.

In several Countries, it has been noted that employment opportunities for women at various levels of competence and responsibility have increased in most industrialized and developing countries, and women's integration into employment is progressing and increasing until about 30% of women in the world are engaged in economic activity, and about one third of the number of workers is made up of women, especially in industrialized countries.

Some therefore argued that as long as women in developed countries worked despite their husbands' high incomes, in developing countries they needed to know that the income of the husband and the large number of children had declined, and their work helped to accelerate the rate of economic and social growth of society.

They also say that women are half of society, half of its workforce, and give it a waste of resources and the dignity of women in their work.

In fact, the work of women in Western Countries has its historical causes and its reasons for the social composition, ethical principles and value ideals that govern it.

The large size of the family and the increase in the number of children require that women remain in their homes to increase their burdens.

The failure to include women's work in their homes within the provisions of national product is misleading in the criteria for measuring economic activity, as women's work in their own homes is a production that should be calculated in the national product by estimating the wage of the ideal.

When considering the material return on women's income, we should take into account the opportunity cost and waste of servants' and drivers' wages, nannies' and nursery expenses, and processed food outside the home, which means that the



resulting net does not correspond to the disadvantages of women's exit from work.

Some of them are due to the increase in women's employment due to the high cost of life, the desire to raise the standard of living and the emergence of modern household appliances that have facilitated the work of the home, as well as high levels of education and the emergence of services that help women leave nurseries, restaurants and transportation. In fact, to date, even international organizations have been unable to achieve practical wage equality between men and women, and business men and institutions see it as equal with the logic of economic production.

Women are less employed, productive than men, less innovative and ambitious, and have the burdens of monthly habit, pregnancy and thinking about children, femininity and demands that distract them from paralleling men in their work and hinder them from progressing at work, making women's wages equivalent to half that of men in most countries.

Moreover, women are printed on the love of decorations and ornaments, and if they go out of their homes to work, they will spend a lot of money on their clothes, decorations and hairstyling, especially since many countries complain about the millions that go in the nonsense of decorations, which do not live up to society and do not advance an economy.

Some studies have shown that production is declining with women in the office. However, there are highly useful domestic works that suit the nature of women, such as yarn, sewing, textiles and domestic economics.):

These industries are often well-crafted, expensive and demand is high.

As for birth rates, there are usually fewer women in the family where women work than women, which is not educationally appropriate, and some societies need a population increase, and some States even encourage birth control through subsidies for every child in the family.

The structure of women's education should therefore be changed in terms of the number of years and disciplines, as well as the modification of the women's career structure by creating jobs with fewer working hours, as well as an opportunity to enter and exit, in the form of part-time or employment.

In Japan, for example, Japanese women play a more maternal role in childcare than American women.

Japanese therefore do not fall into the career ladder that leads to a lifelong job but leaves their jobs after marriage.

In conclusion, I say that women in their homes have something to occupy and fill their spaces, and to protect them from being sick, and this is not limited to working outside the home.



Money investment development skills

Money is the adornment of life, and God has blessed many in the Arab world with abundant funds that exceed their needs. They often want to know how to maintain them, and are confused about how to develop them .

Especially since interest in investing funds has increased a lot nowadays and the work of the big and the small is hardly a council to be convened except to talk about investments .

We see some people praising and incubating the property, others wanting shares and decorating their purchase and a third category folding antiques and finding no more guarantee .

If this is the era of instability and revolutions, it is also an era of development, money and business, and these are many things that require the preservation of money and knowledge of the right way to develop and invest it .

Choosing a particular investment should be based on two things :

First: adequate knowledge of the various types of investment and the advantages of each .

Second: a clear vision of one's investment objectives .

Most people prefer investment that guarantees them three things :

First: keep their capital .

Second: provide the largest possible percentage of profit.

Third: keep their money at their fingertips to use at will.

Clearly, the investment in which these three features meet is ideal. However, capital integrity is rarely combined with high income and full liquidity in a single investment. Different investments have these advantages in varying proportions .

Real estate investment is the first investment method, because real estate of all kinds has been and remains one of the basic components of wealth. It is the best investment area that exists .

The advantages that make real estate a welcome and desirable investment are many, including :

1-The fact that the property is fixed is rigid, and this gives it the status of permanence .

2-Full-time real estate is the best shelter in the face of waves of inflation .

3- Real estate, especially when invested and leased, generates annual income and high value .

4- Owning the property generates joy in the soul. Investing in equities is a second means of investment .

There are many advantages in investing in equities, including :

A- Automatic increase in the value of shares .

B- It offers a cash return as a result of the company's dividend to shareholders.

C- The fact that shares are a liquid investment, i.e. shares can be sold at any moment and converted into cash flow .

Man can enter its field with relatively small capital .



The third investment method is to invest in bonds. Bonds are a symbol of the strong honest investment that the capital of retired elderly people resorts to, maintaining them and providing them with a regular income from which to live, but this means is not without legitimate problems related to the riba-based issue . Zaher Salaheddine al-Munajjid says in his wonderful book *How to Invest Your Money*, are very popular among conservative investors, because they offer them unique advantages that they do not find in others, such as:

- 1- Guaranteed current income and here lies the problem of asthma in this means .
- 2- Ensuring the safety of invested capital .
- 3- The selection of bonds does not require the investor to research and scrutinize the shares .

Investment in gold and silver is a fourth means of investment. This is because the characteristics of gold are numerous, including :

Gold is durable and difficult to destroy .

Gold is easily fragmentable and dividable .

The gold is light and easy to move .

Gold is the best friend and most effective way to meet needs in periods of security turmoil and economic collapse.

The investment of ancient artifacts is a fifth type of investment .

The acquisition of art of all kinds throughout the ages has been regarded as a sign of urbanization, civilization, good taste and delicate sense .

The advantages of investing in antiques are many, including:

The pleasure of owning unique works of art is felt by her collectors .

Investors benefit from their high prices, due to their demand and demand, with few numbers and difficulty in obtaining them.

Some researchers have added other investment methods such as: investment in gems and gems, savings, deposits and investment funds in financial markets, and speculation in commodity markets .

No matter how many types and means of investment, the first is to increase and maintain capital. Investments achieve these goals to varying degrees. Some investments are liquid, such as equities, easily converted into currency, but others, such as hard-to-sell, are hard to sell. It's long since it's converted into cash. These include investments whose value is eroded and their purchasing power weakens under inflation, such as bonds, while gold and antiques, on the contrary, increase in value during periods of inflation .

The differences between these types of investment are important because they influence investment decision-making and the choice of the appropriate means, so their knowledge is essential for every investor.

People agree that investment is the most secure and safe way to grow money.

However, investment can become a chronic disease such as addiction, for some investors who have been blessed with money.



Their lives are then limited to counting their money, losing their property, pursuing their shares, taking care of their bonds, and thinking about increasing their money. They turn into slaves of money. Happiness is in conviction, peace of mind, wellness and distance from greed, not in gold and silver cannulas. It has always been said: conviction is an eternal treasure.



Pillar (4): Innovation of House Budget Management

Prioritizing family spending

Home budget: The balance between family income and expenses, from the foundations of their management and economy, requires the preparation of a budget or budget, which includes estimating income and expenditures in advance to see what surplus is expected and how to invest it, the projected deficit and ways to train or treat it rationally.

The re-budget requires identifying and then estimating the elements of revenue, expenditure, investment areas and sources of deficit management.

Accordingly, the meaning of the family budget can be determined as (a corresponding comparison of family income and expenditure during a certain period to identify surplus or deficit, and to examine the alternatives available for surplus investment and deficit coverage).

The family budget brings many benefits, including:

The budget helps estimate family income in advance, as well as projected expenditures during a given period, thus knowing in advance the amount of surplus or deficit expected.

The budget helps to examine ways to invest the projected surplus resulting from increased revenues on expenditures and to find the appropriate way to invest it.

The budget helps to study ways to manage the projected family budget deficit.

The budget helps hold family members accountable for expenses and revenues.

The budget helps train children on how to manage the home financially and economically before their marriage under the supervision and guidance of parents.

Dr. Hussein Shehata says in his book "The Economy of the Muslim House in the Light of Islamic Law": After mentioning these benefits: these and other benefits make the idea of budgeting a duty so as not to cause problems caused by poor or lack of appreciation and reserve for the future, and in practice gives us many models in which the imbalance between revenues and expenditures was among the causes of marital differences.

Therefore, in preparing the budget, we should take into account a set of rules that make this budget effective and rational, including:

Time limit: The family budget must have a longer period of time, which may be monthly, quarterly or annual.

Balance rule: Between revenues and expenditures as much as possible, to plan expenditures in the light of projected revenues.

The rule of realism: when estimating family income and expenditures, in the light of the reality that the family has coexisted with.

Consultation rule: Among family members when preparing the family budget, the Shura gives a moral incentive to the whole family.



Dr. Hussein Shehata says in his previous book: "If the Muslim House adhered to the previous rules in preparing its budget, it would fix its situation, establish and avoid financial problems.

The elements of the family budget are four main items:

First: revenue line:

Basic income such as: periodic wages and salaries.

Auxiliary revenues such as: incentives and rewards.

Other revenues such as subsidies and donations.

Second: expenditure item: including:

]Original expenses such as: conservation expenses such as food, drink, clothing, housing and health expenses, debt preservation, mind-keeping, supply preservation and money-saving expenses.

Due expenses such as: expenses for the wife, children and due zakat.

Voluntary expenses such as: voluntary handouts and a good loan.

Improved luxury expenses such as: banquet and party expenses.

Third: cash surplus item: resulting from increased income on expenditures, and ways to invest it:

Self-invested in individual projects.

His investment is a collective speculation.

Investing in Islamic banks through legitimate investment formulas.

Fourth: cash deficit item:

Resulting from increased expenditures on revenues and ways to cover them:

Cover the deficit through a good loan.

Cover the deficit of savings.

It should be warned against borrowing in riba, or spending in areas where god is disobedience.

The idea of a budget is not new, but it was mentioned in the Qur'an in the story of Yusuf (as) where the state budget or budget was applied, by balancing wheat production in the seven years of prosperity, and its consumption in the seven lean years of hard-earned, as applied in the House of Muslims' money in balancing resources and uses, balancing the expenses of invasions and the revenues and means they require to manage the deficit if any.

I conclude by saying that the family budget is one of the most important means of helping to estimate income and expenditure in advance, knowing the deficit and ways to manage and cover it, and knowing the surplus and ways to invest and develop it, to reach a family budget based on rational foundations.

Moderation in family spending: It is well known that the teachings of Islam call for reducing overspending, and merely necessity, and dispensing with curiosity and being content with necessities is a key requirement, for example, women have the right to decorate everything that increases their beauty and femininity, but without excessiveness, and in accordance with the established sharia regulations.

Islam recommends moderation in clothing, hates boasting and overcharging, likes simplicity and renounces excessive expenses, and that is why mediation was at the heart of virtue, which is the best thing.



The economy mediates spending without extravagance and does not choose, in the wasteful poverty and humiliation, in the killing of sorrow and blame, and who took the path of moderation in its richness and poverty, he prepared for the deputy of time, and became safe from the promises of time and emergencies of the two events such as disease and lost the ability to earn and made it easier for him to realize many of the demands of life that he attributes to other money, and lived dear soul hamid biography great impact.

The economy has its place in the life of the individual and the nation, and that prophet (peace be upon him) has shown that he was the leader of organized governments in their work and the path of the wise at all times and places.

Professor Mohamed Ahmed Jad al-Mawla says in his book "Full Creation": Economics is one of the most famous modern sciences and one of the most important things that the people of sociology and management are concerned with among the sciences of civilization and urbanization in these times.

Some writers of the West said: I have seen and suffered things and then after deep reflection in life I have found only two things that may have brought happiness: moderation in the demands of the soul and good behavior in wealth.

Among other things, the street has taught us about economic morals, as he said: "Reduce the debt, live freely", i.e., work hard in economics, open up and balance your income with your exit, so don't let yourself need the debt and get used to it, so the creditors will chase you down and make you hard, so you lose your freedom and become a slave to them.

In the virtue of economics, some scientists say: people are two teams: a harvesting team and a family team, all commercial ships, railways, industrial factories and other economic projects on which this city was founded, are all the work of the team that was harvested.

The team that was over-equipped and then had to borrow to meet its needs became a slave to the first team, the year of God in his creation.

Since the economy is one of the most important reasons for happiness in life and its provision to human beings, parents and educators must take children from their inception to the economy and return them to this retreat.

It helps the economy to count its daily, monthly and annual expenditures to determine how much it spends in the day, month and year, and balance it in different years, so that the path of the economy is known or away from it?! He knows that what he has is what he has accumulated in his hands, not what will happen to him through intuition and speculation.

Many people miss this path in calculating their income, expanding on maintenance and taking the path of extravagance and extravagance.

Just as the economy of saving money is also in the use of physical and mental human forces in moderation so that one is spared ills and numbers.

In fact, the economy is the basis of housekeeping and one of the first personal duties, the safe shelter to which heads of household live, where they find calm, comfort, pleasure and freedom to enjoy the blessings and good.



Prioritization: A conscious housewife should be the first to maintain the family budget and try to save on expenses and moderate expenses.

It came from the end of legitimacy and divine warnings of extravagance and waste, and he said:

Don't be extravagant... , he said, "They didn't leave." He said: "Don't be happy...
• He said: •... And don't sow)

This is because Allah does not like the extravagant, and the wasteful are brothers of demons.

A rational consumer is a consumer who takes into account the principle of rationality, rationality and moderation in eating, drinking, clothing, home, car and furniture, and using electricity and water, to protect himself and his family.

It is the rational consumer who takes into account the decisions to buy and consume, so that they are in a timely manner, in the required need, from the right place, at the right price, at the required quality, in the necessary capacity, in the right size and in the required quality..

A consumer who takes this into account can achieve wise economic and rational guidance from the point of view of the contemporary economy.

So that he does not fall prey to manipulation and exploitation, is not driven by waste and waste, and his goods and goods are not exposed to corruption, damage and corruption.

Thus, consumer role models must be provided, expenditure economics, moderation in expenditures, rationalization of use and reduction of damages must be taken into account.



Financial planning

Plan and planning: An individual often has many work to do at a specific time, or needs to do work that he has never done in the past.

In these and other cases, planning is the solution, identifying the steps to be taken to reach a particular goal, determining the time required to complete these steps and through which the obstacles that we may encounter can be conceived, and the goal we want to reach.

Planning is the first step in the administrative process and the plan is a vision of some future work, a stage that precedes any work.

In the family, all members should be involved in managing their affairs, as the planning phase is the most important stage in which family members should be involved, to discuss the expected problems and desires required, and to trade off the objectives set out in the light of the available resources.

This, together with the many economic benefits, strengthens family ties and creates individual figures with high responsibility, good planning and thinking.

Purchase: The purchase is not easy, as some people think, but needs thinking and know-how.

Decisions such as: How much money with the family are prepared to buy?

What kind of food are purchased? And where do you buy needs? And how do you store these foods?

These decisions affect family members, so deep thinking, experience and comparison of places and species need to be thought through, so that the decision to buy is wise.

Therefore, the first thing to consider during the purchase process is not to buy more than the need, i.e. to purchase only the necessary quantities of food, to avoid damage beyond the need, and to buy from clean shops that follow health instructions in supply, packaging and sale.

Technical, social and economic progress has led to the emergence of central markets that have made it easier for buyers to choose and buy food of the types it needs and suit its economies.

Savings training: Savings in this particular age emphasize the importance of reserves, covering emergency expenses and surprise conditions, paying others' financial dues, and providing decent life opportunities for young people and their families. In his dear book, God commands his servants to "balance", (do not make your hand squibbed to your neck, and do not simplify it all the rugs, so you sit in a broken spiral). In this verse, there is an explicit call to rationalize consumer spending, which is in favor of the amount of savings remaining in income after consumption.

He praises his faithful servants as "strong" (who, if spent, did not spend or be quoted, among them a strength). This verse is a sure sign of moderation and its importance in consumer expenditures in particular, which means an opportunity to maximize savings and the size of savings.



Allah says, "Wastefulness and waste" (eat, drink and do not waste). In these verses, Rabbani instructed not to overspend, which is in the interest of savings. However, it is better to point to a modern reality: the difficulty of saving in the age of consumer society, the consumer mentality and the entrenched irrational consumer culture.

In addition, there are obligations and rights for people in the youth world, whether in the form of debts, premiums or dues, that do not enable them to be able to save.

Family supplies and social burdens put an invisible pressure on the home budget, leaving the head of the family in a critical and tight state of difficulty in adhering to a specific budget.

If we add to the above an important element: the size and quantity of cash income, as an influential factor in a person's ability to save. We do not exaggerate if we emphasize the fact that relatively high income is facilitated by the owner of the savings task.

Savings enable the owner to be moderately balanced rational in his purchase, spending, consumption, taking, distribution and other economic dealings.

With cash savings, a young person can cover his or her obligations, debts and other benefits, and provide some recreational supplies .

The young man also demands a religion and knows to be a retreat from others, he has surpluses to help his brothers in need, says the Messenger of Guidance (the upper hand is better than the lower hand).

How do we save?

It is extremely difficult because of the poor savings capacity of a wide range of young people in society. In addition to the limited income of these groups, the size of the benefits, debts and premiums they entail.

However, it is better to provide them with some important advice and guidance in this area, including:

Start with priorities, which are important, the most important, the necessary hajji, Kamali'

Do not tolerate the frat no matter what, the mountain consists of grains of sand.

Beware of excessive savings to the area of waste, stinginess and scarcity, because there is no excess and no waste.

Be wise in your spending, spending and consumption moderately in all your matters, the best of all things.

Find another source of income, no matter how much it returns a little, or its professional nature, work is an honor and a worship.

Save the surpluses available in time of ease and capacity to need them in a time of hardship and hardship and as it has been said save your white penny for your black day.



Plan for yourself, your family and their expenses on a moderate budget, taking into account disciplined diversification, regular entertainment and basic requirements.

Regularly assess your budget, monthly, semi-annually, and benefit from calendar results .

Take advantage of other people's experiences in savings issues and if they are appropriate and proportionate to your income, social status, family and requirements, wisdom is the way the believer is entitled to it that I find it.

Before, during and after that, ask God almighty for help to support him on the path of truth and goodness, and guide you to the best things, guide the situation and modify the paths.

In conclusion, a young person's ability to save means having the qualities of majority, rationality, wisdom, good behavior and a conscious awareness of what should and should not be. What we need today is a generation of young people who are aware of innovative, productive and saving, all of which are in the interest of society.



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