**IAIC1202 - Fundamentals of Islamic Economics**

**ISMAMIC VIEW POINTS OF PRODUCTIOIN**

**(,];yhj;jpd; ghu;itapy; cw;gj;jpf;fhuzpfs;)**

mwG nkhopapy; my;-,d;jh[; vDk; gjk; cw;gj;jp vdg; nghUs;gLfpwJ. ,d;jh[; vd;gJ> Kisg;gpj;jy;> ngWNgw;iwg; ngwy;> mWtil> cUthf;Fjy; Nghd;w fUj;Jf;fisAk; nfhLf;fpd;wd. cw;gj;jp vd;gJ fhuzp cs;sPLfisg; (Factor Inputs) gad;gLj;jp %yg; nghUl;fis KbTg;nghUl;fshf khw;Wjy; vd tiutpyf;fzg;gLj;jg;gLfpd;wJ. ,aw;if %ytsq;fisg; gad;gLj;jp nghUl;;fisAk; NritfisAk; cUthf;Fjy; cw;gj;jpahFk; vd kw;nwhU tiutpyf;fzKk; czL.

cw;gj;jpf;Fg; gad;gLj;jg;gLk; cs;sPLfs; ,U gpujhd gFjpfshfg; gpupf;fg;gLfpd;;wd.

1. fhuzp cs;sPLfs; (Factor Inputs )
2. fhuzpay;yh cs;sPLfs; (Non Factor Inputs)

fhuzp cs;sPLfs; vdg;gLtJ> nghUl;fs;> Nritfspd; cw;gj;jpw;Fg; gad;gLj;jg;gLk; rhjdq;fshd epyk;> ciog;G> %yjdk;> Kaw;rpahz;ik Mfpa cw;gj;jpf; fhuzpfisf; Fwpf;Fk;. ,it cw;gj;jpapy; gad;gLj;jg;gLk; NghJ jkJ jd;ikia ,of;fhJ> fhuzpr;Nritfis khj;jpuk; toq;Fk;.

fhuzpay;yh cs;sPL vdg;gLtJ cw;gj;jpr; nrad;Kiwf;F mtrpakhd %yg;nghUl;fs;> vupnghUl;fisf; Fwpf;Fk;. ,it cw;gj;jpapy; gad;gLj;jg;gLk; NghJ> jkJ mbg;gilj;jd;ik ,oe;J> ,j;jd;ik cw;gj;jp nra;ag;gl;l nghUl;fSld; ,izf;fg;gLfpwJ.

cw;gj;jpf; fhuzpfs;

1. epyk; / ,aw;if tsq;fs; (land)
2. ciog;G / Copak; (labour)
3. %yjdk; / Kjy; (Capital)
4. Kaw;rp / Kaw;rpahz;ik (Entrepreneurship)

**epyk; (land/ Natural Resource)**

nghUl;fs; Nritfspd; cw;gj;jpf;F gad;gLj;jg;gLk; my;yh`;tpd; nfhilahff; fpilf;fpd;w ,aw;if tsq;fs; ahTk; epyk; vdg;;;gLk;. jiu> MWfs;> fly;tsq;fs;> jhtuq;fs;> tdq;fs;> fdpatsq;fs;> kioePu; Nghd;wit cjhuzq;fshFk;.

epyj;jpd; ,ay;;Gfs;

1. epyk; my;yh`;tpd; mUshFk;.
2. epyj;jpd; nkhj;j epuk;gy; nefpo;tw;wJ.
3. khw;wq;fs; vJTkpd;wp epyj;jpid cw;gj;jpapy; gad;gLj;j KbahJ.
4. epyj;jpid ,lk;ngau;f;f KbahJ.
5. nghUl;fs;> Nritfspd; cw;gj;jpapy; epyj;ijg; gad;gLj;Jtjw;fhf mjw;F thlif vDk; fhuzp tUkhdk; toq;fg;gLfpwJ.

,aw;if tsq;fspd; gad;ghl;bidj; jPu;khdpf;Fk; fhuzpfs;:-

1. Njitahd %yjdj;jpd; fpilg;gdT.
2. Copau;fspdJk; Copag; gapw;rpapdJk; fpilg;gdT.
3. njhopy; El;g mwptpd; fpilg;gdT.
4. Fwpg;gpl;l nghUspd; cw;gj;jpr; nrytpd; msT.
5. Fwpg;gpl;l cw;gj;jpg; nghUSf;F epyTk; re;ijf; Nfs;tpapd; msT.
6. Rw;whly; ghJfhg;G.

epyg;gad;ghl;bd; Kf;fpaj;Jtk; :-

tptrhak;> kuk; eLjy;> fl;llq;fis mikj;jy; Nghd;wtw;wpd; %yk; G+kpia tsg;gLj;JkhW ,];yhk; miog;G tpLf;fpd;wJ.

“mtNd cq;fis G+kpapy; cz;lhf;fpdhd;;;;;; mjpNyNa mtd; cq;fis trpf;fr; nra;jhd;” (my;-FHMd;)

Nkw;gb trdk; G+kpia tsg;gLj;jp mjpy; FbapUg;gjid Cf;Ftpg;gjhfNt mike;Js;sJ vd;gJ ‘[];]h];’ vDk; mwpQupd; fUj;jhFk;.

egp (]y;) mtu;fs; gpd;tUkhW Fwpg;gpl;lhu;fs; :-

“xU K];ypk; xU kuj;ij eLfpd;whd; my;yJ xU tpijiag; gapupLfpd;whd;. xU gwitNah> xU kdpjNdh> xU kpUfNkh mtw;wpypUe;J xU gFjpia cz;lhy; mJ mtDf;F ju;kkhfNt mikAk;.” (Gfhup> K];ypk;)

“ahu; epyj;ij itj;jpUf;fpwhNuh mjpy; mtu; gapupll;Lk; my;;yJ jdJ rNfhjuDf;F gapuplf; nfhLf;fl;Lk;.” (K];ypk;)

,we;J Nghd epyq;fis capu;gpg;gjid ,];yhk; J}z;Lfpd;wJ.

“ahu; ,we;JNghd xU epyj;ij capu;g;gpf;fpwhNuh mJ mtUf;Nf cupaJ” vd egp (]y;) mtu;fs; Fwpg;gpl;lhu;fs;. (my;-`jP];)

fdpg; nghUl;fisg; ngWtjw;fhf epyj;ij Njhz;Ltij ,];yhk; mDkjpf;fpwJ. ,t;thNw epyj;ij capu;g;gpf;Fk; Nehf;fpy; coTtjidAk; mJ mDkjpf;fpwJ. ,khk; mG+ A+Rg; vDk; mwpQu; Fwpg;gpLk; NghJ>

“vtuhYk; tsg;gLj;jg;glhj epiyapYs;s my;yJ vtUk; clikahf;fpf; nfhs;shj xU epyg;gFjpia ehl;bd; jiytu; ntw;W epykhf tpl;L itg;gJ ey;yjhf ehd; fUjtpy;iy. Kbtpy; ehl;bd; jiytNu mjid tsg;gLj;j Kd;tuNtz;Lk;. ,JNt ehl;bd; mgptpUj;jpf;F rhyr;rpwe;jJ.” vdf; Fwpg;gpLfpd;whu;.

,t;thNw epyj;ij ve;jtpj fhuzKkpd;wp Njhz;Ljy;> rPuopj;jy; vd;gtw;iw ,];yhk; mDkjpf;ftpy;iy. xUtu; xU epyg;gFjpf;F fw;fs; %yk; vy;iyf; Nfhbl;L jhd; mjpy; tptrhak; nra;tjhfr; nrhy;yp> %d;W Mz;Lfs; fle;Jk; mjid mtu; Nkw;nfhs;stpy;iyahdhy; > ehl;bd; jiytu; me;epyj;ij mtuplkpUe;J kPsg;ngw;W gpw xUtUf;F tptrhaj;jpw;fhf toq;FtJ mDkjpf;fg;gLfpwJ.

“fw;fs; %yk; vy;iyapl;L gapu; nra;ahJ epyj;ij jLj;J itj;;jpUe;jtUf;F %d;W tUlq;fspd; gpd; mjpy; ve;j cupikAk; fpilahJ.” vd egpatHfs; Fwpg;gpl;lhHfs;. (my;-`jP];)

**ciog;G (Labour)**

nghUl;fs;> Nritfspd; cw;gj;jpf;fhf kdpjdhy; toq;fg;gLfpd;w cly;> csuPjpahd NritNa ciog;G MFk;.

Copaj;jpd; ,ay;Gfs;:-

1. kdpjdhy; toq;fg;gLfpd;w cly;> csuPjpahd Nrit.
2. Copaj;ijg; gad;gLj;Jtjw;fhf mjw;F $yp my;yJ rk;gsk; vDk; fhuzp tUkhdk; toq;fg;gLfpwJ.
3. Copaj;jpd; vy;iy> cw;gj;jpj;jpwd; Fiwe;J nry;yf;$baJ.
4. Copak; efu;tilaf; $baJ.

**Copag;gil (Labour Force)**

xU ehl;bd; nkhj;j rdj;njhifapy; Ntiy nra;gtu;fisAk; > Ntiy tpUg;gk;; ,Ue;Jk; Ntiyaw;W ,Ug;gtu;fisAk; Copag;gil vdg;gLfpwJ.

* njhopypy; <Lgl;Ls;stu;fs;. (rk;gsk; ngWNthu;)
* njhopy; toq;Fdu;fs; / Kjyhspfs;.
* rk;gsk; ngwhj FLk;g Copau;fs;.
* Ra njhopypy; <Lgl;Ls;stu;fs;.
* Njhopyw;wtu;fs;> njhopy; NjLNth;.

ciog;gpd; Kf;fpaj;Jtk;

,];yhj;jd; ghu;itapy; ciog;G vd;gJ xU tprhykhd gug;ghFk;. ciog;G vDk; NghJ> $ypj;njhopy;> cj;jpNahfk;> njhopw;rhiyapy; gzpGupjy;> ifj;njhopy;> mWtilia my;yJ ,yhgj;ij vjpu;ghu;j;J Ntiy nra;jy; vd;gd cs;slf;fg;gLfpd;wd.

ciog;igjj; J}z;lf;$ba gy Fu;Mdpa trdq;fSk; egp nkhopfSk; fhzg;gLfpd;wd.

“ePq;fs; nra;gtw;iw nra;Aq;fs;; epr;rakhf my;yh`;Tk;> mtDila J}jUk;> tpRthrpfSk; cq;fsJ nray;fisg; ghu;g;ghu;fs;.” (09:105)

“NkYk; mtu;fSf;fhf (mtu;fNshL Nghupl) cq;fSf;F gyj;jhy; rhj;jpakhdijAk; Nghu;f; Fjpiufisf; fl;b itg;gijAk; ePq;fs; (ve;j NeuKk;) jahu; nra;J itAq;fs;.” (my;-FHMd;)

Nkw;gb Fu;Md; trdq;fs;> mwptpay;> fUj;jpay;> cNyhfhajtpay; Clfq;fis jkJ clikfshf itj;Jf;nfhs;SkhW K];ypk;fisj; J}z;Ltjhf mikfpd;wd.

egp (]y;) mtu;fs; gpd;tUkhW Fwpg;gpl;lhu;fs;:-

“xU kdpjd; jdJ fuj;jhy; cioj;J cz;Zk; czitj;jtpu> rpwe;j czthf NtW vijAk; cl;nfhs;tjpy;iy. epr;rakhf egp jhT+j; (miy) mtu;fSk; jdJ fuj;jpdhy; cioj;J cz;gtuhfNt ,Ue;jhu;fs;.” (G`hup)

jtwhd topKiwfshy; ngwg;gl;ltw;iw ,];yhk; ,opthff; fUJfpwJ. kw;Wk; epu;g;ge;j epiyapy; jtp;u> ahrfk; nra;tijAk; mJ ,opthfg;ghu;f;fpwJ. nry;te;jd;> ciof;f rf;jpAilatd; vd;NghUf;F ]fhj; nfhLg;gijj; jil nra;fpwJ. ,tw;wpd; %yk; ciog;G> cw;gj;jp vd;gtw;iwj; J}z;LfpwJ. Nrhk;Ngwpj;jdj;ijAk; gpwupd; nrhj;jpy; tho;tijAk; ,];yhk; jil nra;fpwJ.

**%yjdk; (Capital)**

nghUl;fs; Nritfspd; cw;gj;jpf;nfd kdpjdhy; cUthf;fg;gl;lJk;> ePz;l fhy gad;ghl;ilf; nfhz;lJk; ngWkhdj; Nja;T milaf; $baJkhd nrhj;Jf;fs; %yjdk; vdg;gLk;. fl;llq;fs; > ,ae;jpuq;fs; > nghwpfs;> cgfuzq;fs;> jsghlq;fs; Nghd;wit ,jw;F cjhuzq;fshFk;.

%yjdj;jpd; ,ay;Gfs;

1. kdpjdhy; cUthf;fg;gl;lJ.
2. cw;gj;jpr; nryitf; nfhz;lJ.
3. ngWkhdj; Nja;T milaf;$baJ.
4. cw;gj;jpapy; kPz;Lk; kPz;Lk; gad;gLj;jf;$baJ.
5. Vida cw;gj;jpf; fhuzpfis tpl tpidj; jpwd; $baJ.
6. %yjdj;ij gad;gLj;Jtjdhy; cw;gj;jp mjpfupf;Fk;> ,jdhy; nghUshjhuk; tpiuthf tsur;rpailAk;.

%yjdj;jpd; tiffs;

1. eL epiyahd %yjdk; - (c-k; : ,ae;jpuk;> fl;llk;> jsghlk;)
2. epjp %yjdk; - (c-k; : Nrkpg;G> cz;bay;> gq;Ffs;)
3. RoYk; my;yJ khWk; %yjdk; - (c-k; : %yg;nghUl;fs;)
4. rKfg; nghJg;gzp %yjdk; - (c-k;: Foha;f; fpzWfs;> fhy;tha;fs;)
5. nghUshjhu nghJg;gzp %yjdk; - (c-k;: ePu;g;ghrdtrjp> kpd;rhuk;)
6. kdpj %yjdk; - (c-k;: mwpT> mDgtk;> jpwik> gapw;rp> epGzj;Jtk;)

%yjdg; gad;ghl;bd; Kf;fpaj;Jtk;

gzj;ij tPzbf;fhJ > mjid KjyPL nra;J tUkhdk; <l;LtJ egp (]y;) mtu;fspdJ topKiwahff; fhzg;gLfpwJ. epyj;ij gapuplhJ ntw;whf itj;jpUg;gjid ,];yhk; jil nra;Js;sJ. ,t;thW nghUl;fis gJf;fp itj;jy;> Nrkpj;jy;> gzj;ij KjyPL nra;ahJ Nrkpj;jy; vd;gtw;iwAk; vkf;Fj; jLj;Js;sJ.

,khk; f];]hyp mtu;fs; gpd;tUkhW $Wfpd;whu;

“my;yh`; ehzaq;fis (jq;fk;> nts;sp) gilj;jpUg;gJ mit kdpjf; fuq;fspy; Rod;W nfhz;bUg;gjw;fhfj;jhd;. vdNt ahu; mtw;iw Nrkpf;fpwhNuh mtu; mtw;Wf;F mepahakpioj;Jtpl;lhu;. mtw;wpd; Nehf;fq;fis tPzbj;Jtpl;lhu;.”

“,d;Dk; nghd;idAk;> nts;spiaAk;> Nrfupj;J itj;Jf; nfhz;L mjid my;yh`;Tila ghijapy; nryT nra;ahjpUf;fpd;wdNuh mj;jifatu;fSf;F (egpNa!) ePu; Jd;GWj;Jk; Ntjidiaf; nfhz;L ed;khuhak; $WtPuhf.” (9:34)

gpd;tUk; Kiwfspy; gzk; Nrkpf;fg;gLfpwJ

1. Njitf;F nryT nra;ahJ vy;yh epiyikfspYk; gzj;ij Nru;j;J itj;jy;.
2. jq;fk;> nts;sp ehzaq;fis Nrkpj;jy;.
3. Mguzq;fis mzpahJ Nrkpj;J itj;jy;.
4. gzj;ij Gijj;J itj;jy;.
5. ]fhj; nfhLf;fhJ Nrkpg;Gr; nra;jy;.
6. ngWk; cupikAilatu;fSf;F nfhLf;fhJ Nrkpj;J itj;jy;.
7. my;yh`;Tf;fhf nryT nra;ahJ Nrkpj;jy;.

]fhj; nfhLf;fg;gl;l nry;tj;ij Nrkpg;Gr; nra;tjw;F khu;f;fk; mDkjpf;fpwJ. vdpDk; mjid mirg;gJk; KjyPL nra;tJk; NkyhdJ.

**Kaw;rpahz;ik ( Entrepreneurship)**

nghUl;fs;> Nritfs; njhlu;ghd jPu;khdq;fis vLg;gJk;> cw;gj;jpf; fUkq;fis xOq;fikg;gJk; mtw;iwr; nraw;gLj;JtJkhfpa nraw;ghL Kaw;rpahz;ik vdg;gLk;.

Kaw;rpahz;ikapd; gzpfs;:-

1. cw;gj;jp njhlu;ghd jPu;khdq;fis vLj;jy;.

vj;jid> ve;jsT> vt;thW> ahUf;F cw;gj;jp nra;jy; Nghd;w jPu;khdq;fis vLg;gjidf; Fwpf;Fk;.

1. cw;gj;jp eltbf;iffis xOq;FgLj;jy;.

cw;gj;jpf; fhuzpfis (epyk;> ciog;G> %yjdk;) nghUj;jkhd Kiwapy; xd;wpizg;gjidAk;> re;ijg;gLj;jy; eltbf;if Nkw;nfhs;tjidAk; ,J Fwpf;Fk;.

1. cw;gj;jp njhlu;ghd mghaq;fis vjpu; nfhs;sy;.

cw;gj;jpapd; NghJ Vw;gLk; ,og;Gf;fs;> el;lq;fs;> epr;rakw;w jd;ikfs; > vjpu; nfhz;L cw;gj;jpapy; <LgLtijf; Fwpf;Fk;.

1. GJg; nghUl;fspd; cw;gj;jpapy; <Lgly;.

jukhd> cw;gj;jpr;nryT Fiwe;j> etPd njhopy;El;gq;fis cUthf;Ftjid ,J Fwpf;Fk;.

Kaw;rpahz;ik Kiwfs;

1. jdpahu; Kaw;rpahz;ik - (c-k;: jdptpahghuk;> gq;Flik> fk;gdp)
2. mur Kaw;rpahz;ik - cw;gj;jp> re;ijg;gLj;jypd; NghJ rKf murpay; Nehf;fq;fisAk; nfhz;L nraw;gLk;.
3. $l;LwT Kaw;rpahz;ik : (c-k;: $l;LwTr; rq;fq;fs;> rpf;fd Nrkpg;Gf; fld; toq;Fk; rq;fk;)
4. $l;L Kaw;rpahz;ik - $l;Lg;gz;iz.

Kaw;rpahz;ikapd; Kf;fpaj;Jtk;

tpahghu eltbf;ifapd; NghJ ,lu;fs; Vw;glhtz;zk; mtw;iw Kiwahf xOq;fikj;Jf; nfhs;tjid ,];yhk; typAWj;;Jfpd;wJ. egp (]y;) mtu;fs; jdJ xt;nthU nraw;ghl;bd; NghJk;> Kiwahd jpl;lkply;> Kfhikj;Jtk; vd;;gtw;iw jtw tpl;lJ fpilahJ. Aj;jq;spd; NghJ je;jpNuhghak; gad;gLj;jg;gl Ntz;Lk; vd egpatHfs; Fwpg;gpl;lhHfs;. ,t;thNw tpahghur; nraw;ghLfspd; NghJk; Kaw;rpahz;ik gpd;gw;wg;gl Ntz;Lk; ,];yhkpa nghUspay; mwpQHfs; typAWj;Jfpd;wdH. xU nraw;ghl;il Muk;gpf;Fk; NghJk; mjid nraw;gLj;Jk; NghJk; kpf El;gkhfTk; jpl;lkplYlDk;> je;jpNuhgha mbg;gilapYk; eil Kiwg;gLj;j Ntz;Lk; vd ,];yhk; $WfpwJ.

“xU Ntiyiar; nra;Ak; NghJ fw;rpjkhf nra;tjid my;yh`; tpUk;Gfpd;whd;.” vd;gJ egp nkhopahFk;.

Nkw;gb nraw;ghl;bd; NghJ mjd; kPJ fz;Zk; fUj;Jkhf ,Ug;gJk; njhlu;r;rpahf Nkw;ghu;it nra;tJk; mtrpakhFk;. ,t;thwhd eilKiwfs; jtwtplg;gLk; re;ju;g;gj;jpy; Nkw;gb nraw;ghL Njhy;tpapy; Kbtilfpd;wJ. jdJ jtWjy;fis fUj;jpw; nfhs;shJ my;yh`; kPJ gop Rkj;JNthu; mwpahikAld; ,uz;lwf; fyf;fg;gl;bUf;fpd;whu;fs; vd;gjpy; Iakpy;iy. my;yh`; ahtw;Wf;Fkhd G+uz topfhl;ly;fis toq;fpAk; mtw;iw gpd;gw;whjNghJ my;yh`; ve;j tifapy; Fw;wthspahf KbAk; vd;gJ Nfw;fg;gl Ntz;ba Nfs;tpahFk;. xU kdpjd; xU tplak; ele;NjWtjw;F jtf;Fy; itg;gjhf ,Ue;jhYk; mjw;fhd Kaw;rpfspy; <Lgl;L mjid newpKiwfSf;F Vw;g nraw;gLj;JtJ mtrpakhFk;. Ve;j xU tplaKk; mtw;wpd; xOq;Ffs;> newpKiwfs; jtwtplg;gLfpd;w NghJ mit Njhy;tpapNyNa Kbtilfpd;wd. ,j;jifa eilKiwfNs tpahghu eltbf;iffspd; NghJk; gpd;gw;wg;glNtz;Lk; vd;gJ ,];yhj;jpd; nfhs;ifahFk;.

Nkw;fz;lthW cw;gj;jpf; fhuzpfs; ehd;F tifahf tpsf;fg;gl;l NghjpYk; rkfhy Kfhikj;Jtj;jpy; ,d;Dk; gy mk;rq;fs; cs;slf;fg;gLtjidf; fhzyhk;. mtw;Wy; rpy gpd;tUkhW:

1. njhopEl;gk; (Mathod – Technology)
2. fhyk; ( Time)
3. jfty; (Information)

Nkw;Nghd;w fhuzpfs; cw;gj;jp Nkw;nfhs;tjw;F ,d;wpaikahj itahff; fhzg;gLfpd;wd.

1. K`k;kJ mf;uk;> “eilKiwf; Nfw;w ,];yhk;”
2. K`k;kJfhd; gh]py; ghftp>“,];yhKk; nghUshjhuKk;”
3. mg;Jy; u`;khd;> “,];yhkpa eilKiwg; nghUshjhuk;;”
4. Rafeek Younus Al – Misri (1999)

‘Usool Al-Iqthisad Al-Islami’, Darul Qalam: Damascusse, Dar Ashshamiyya : Beirut

1. Seyed Saabiq

‘Fiqh Assunnah’, Daar Aththuras : Cairo

1. Ashshekh Mohamed Al- Zuhri Al-Ghamravi

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