

EXPLAINING THE OPTIMAL MODEL OF PEOPLE-CENTERED ISLAMIC ECONOMIC-INDUSTRIAL ACTIVITIES AT THE NATIONAL LEVEL

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ABSTRACT

Shahabadi, a philosopher of ethics, paid serious attention to social and economic issues. He has designed the view of a comprehensive economic model based on the ontological and axiological foundations of Islamic teaching. Within his economic model, he proposes an executive model that has special capital and financial institutions. We will explain the optimal model of people-centered Islamic economic activities at the national level which in the descriptive-analytical method according to the Shahabadi in his book. The researcher offers a people-centered economic and Islamic model at the national level that the possibility of membership for all people is achieved.

1. INTRODUCTION

The economic system of Islam is based on a monotheistic worldview and attitude towards the individual and society and the provision of individual and collective interests and individual freedom in specific work. The philosophical and scholastic basis of the Islamic economic system is the religion of Islam. It is important to know that the theories and principles of Islamic economics are not the product of changes and intellectual imaginations of human beings over time, but its main source is the holy religion of Islam and authentic hadiths. Therefore, in the Islamic economic system, we cannot use the three methods of studying economic systems, namely the historical method, analytical method, and activity method, but only the analytical method can be used. Because the method of studying the economic system of Islam is an analytical method. In the economic system, the principle of the participation of the people in their destiny and the position of the people in the government is certainly evident, the participation of the people in their destiny is one of the most important principles of democracy to the extent that some have restricted democracy to this principle and defined it as the rule of the people by the people and for the people (Cohen, 1994). Islamic government faces a very important challenge in the issue of religious democracy; Because considering that in the Islamic government, the government commits itself to the school of Islam and all its rules and regulations are regulated within the framework of the school rules and the rulers are elected according to the conditions set by that school.

Therefore, the emergence of economic views with the views of Grand Ayatollah Mirza Mohammad Ali Shahabadi has been accompanied by the writing of a treatise called Mokhamas Corporation. The writing of this treatise by him is in a sign of the attention and care of this mystic jurist to the issue of economics and the management of society. His views show economic participation by appealing to Islamic laws and regulations and to achieve the social goals of Islam. But the basis of thinking according to which the Grand Ayatollah Shahabadi, unlike many of his contemporaries, pays attention to the economy and social affairs of Muslims, and by introducing the concept of the holy region of Islam, which shows the correspondence between the religion of Islam and the politics of the Muslim community, opens the way for scientific and serious attention to the various aspects of governing an Islamic society. And this question shows what role, position, and dignity the people have in the Islamic government and how it is possible to reconcile the Islamic government with democracy and the participation of the people in their destiny (Yousefi, 2016). Ayatollah Mohammad Ali Shahabadi, a jurist, mystic, philosopher, and professor of ethics, paid serious attention to social and economic issues. With a detailed pathology of the economic situation of his time, he showed that the main cause of economic problems is the rule of Western and Eastern economic systems in Iran and other Islamic countries. He has extracted and designed the view of a comprehensive economic model based on the ontological and axiological foundations of

Islamic teachings and distinct from Western and Eastern economic models. Within his economic model under the supervision of the Islamic government and the Supreme Leader, he proposes an executive model which has special capital, financial institution and distinct from the conventional economic institutions of their time.

2. RESEARCH METHOD

The present research uses a descriptive-analytical method to explain the optimal model of people-centered Islamic economic-industrial activities based on the economic ideas of Ayatollah Shahabadi, which collects information in the library method and in the field of Islamic development and Islamic teachings the "documentary method" has been used; Some basic Islamic sources such as Quran, Sunnah and intellect have systematically proved the limits and borderlines and the duties of the government in Islamic economics to provide models of economic democracy to meet the goals of all economically active groups and sustainable justice-oriented national production has been used. Therefore, most of the topics are case studies and direct studies of Ayatollah Shahabadi's economic ideas in the field of Islamic development mechanisms.

3. LITERATURE REVIEW

A historical experience similar to the model of democratic enterprises is now based on Catholic Christianity in the Basque Country of Spain and has undergone unprecedented development and progress despite the global economic crisis; Of course, if these models are designed and implemented according to Islamic teachings, the successes will be wider. Mondragon landlords' labor enterprises are located in the Basque region of Spain. This union has been able to maintain its Christian religious values while having a strong presence in the world market and to base its entire organizational structure on Catholic social thought. During the 2008 financial crisis, despite the recession, Mondragon was profitable due to its prominent presence in several markets and was able to withstand the shock of the recession. The union's revenue grew 6 percent this year from a year earlier. During this period, Mondragon's focus on workers' interests was reflected in member relocation programs, leading to much lower unemployment than other firms. (Corcoran and Wilson, 2010). An article in YES magazine in 2009 described life in Mondragon as follows: In the city of Mondragon, there are no noble houses on the hills and no poverty on the streets. We did not see wealth; But everyone had a comfortable place to live, healthy food to eat, and comfort in new lives. What caught our attention so much was their sincere, and joyful sense of oneness. The people we saw were sociable, talkative, and trustworthy. Mondragon shows that commitment to the public good is not an obstacle to business success; Conversely, a commitment to innovation and education at all levels can bring out the best in society. This quality of life continues outside of the workplace, doubling the benefits for those who choose to work together. (Kelly and Massena, 2009). There has been a poor example of a full-fledged democratic enterprise model in the history of economic changes. Charles Gide introduces in the book of consumer cooperatives similar to this model. This model gained extensive success after its establishment. Its success was such that at the national level, millions of people were attracted to these companies and as a result of successful activities, they gained a lot of capital. The capitals of these enterprises increased so much that in addition to establishing factories for the production of goods and raw materials, they purchased private-sector production enterprises and joined them to such enterprises (Gide, 1959).

Rashidi (1998) in the Democracy Economics book, the bedrock of civil society growth, based on the premise that competition and economic freedom is a good platform for economic activities, points to the emergence and evolution of the free economic system, its prerequisites, and necessities. He considers the non-fulfillment of many predictions related to the participation and involvement of the people in economic affairs as the failure to establish a free economy in society. Rashidi (2002) in his article Democracy states that the economy of social security in a democratic economy does not mean that the government has no economic activity or does not interfere in the economy; rather, the extent of intervention and the scope of government intervention is determined by the people themselves. The present study seeks the models of economic democracy based on Islamic teachings so that by discovering and implementing them, all economic actors are truly in charge of economic affairs, sustainable national production is formed, and the components of economic justice are achieved sustainably. The written works related to economic or under the name of a democratic economy, often mean the private sector economy versus the public sector economy. Tusi (1993) in his article, "links between democracy and economic growth," emphasizes that less government involvement in the economy is referenced, and most experts argue that it should be allowed that economic decisions seep from the lower echelons of the political structure upwards. He stated: "The model that many scholars believe can coexist with democracy is one in which a federal union emerges in which the formulation of policies, laws, and regulations is divided between the central government and the regions".



4. ROOTING OUT THE DISEASES OF THE MUSLIM COMMUNITY

For a long time, the Islamic country has been suffering from chronic and deadly diseases. The spread of false beliefs, vicious morals and, ugly deeds is so great that society cannot be attributed to humanity, let alone to Islam. Some religious people express their pain and regret over Islam in forums and assemblies, but they are unaware that negotiating the disease and its number will not cure the pain, and the pain must be treated. If you are careful, some common causes of pathogens are as follow:

- Pride
- Muslims' pride in their legitimacy
- Pride in Borrowing Life
- Disappointment
- Differentiation
- Lack of public treasury (Shahabadi, 2001)

5. THE GREATEST ISLAMIC POLICIES

The greatest policies to achieve great goals are two measures:
Edah policy (providing manpower)
Udah policy (provision of economic facilities). (Shahabadi, 2001)

6. IMPORTANCE AND DEFINITION OF COOPERATIVES

A cooperative company is a company of natural or legal persons that are formed to meet the common needs and improve the economic situation of its members through self-help and mutual assistance and cooperation under the principles outlined in the law. Cooperative companies are a group of people who voluntarily come together to achieve a common goal, they form a democratically run economic organization, each of which contributes equitably to the necessary capital and, for its part, is responsible for the profits and losses incurred undertake operations and tasks in which they have effectively participated. Today, cooperative economics is part of the expanded economic, social, and political knowledge taught in many universities around the world, and in developing countries, cooperatives are seen as a reliable tool for advancing national programs. Cooperatives have been friends with the deprived of the beginning and have been able to improve the lives of villagers, workers, employees, migrants, the unemployed, refugees, the elderly, and the disabled, and open the doors of hope for them. Dependence of sustainable development on cooperatives is obvious, especially when it comes to manpower development, cooperatives can play an effective role in the framework of popular institutions. Cooperatives are created to meet the needs of their members that are not practical individually and also to carry out activities that require cooperation and group assistance, and their economic role in reducing the cost of distribution of goods, eliminating unnecessary intermediaries, establishing socio-economic justice is one such valuable goal. The expansion of cooperatives is possible when the culture of cooperatives is rooted among the people, especially the low-income masses, and only through this can economic and social failures be overcome. Therefore, educating and informing people is one of the main ways to develop cooperatives (Erfani, 2014)

7. PHILOSOPHY OF POLITICAL ECONOMY OF AYATOLLAH SHAHABADI

Although he has not discussed it under this title, but based on his political theorizing, it can be extended to the philosophy of political economy, or in other words, the philosophy of economics. Political economy is a measure to flow the economic interests of society and prevent the realization of economic corruption in it. The second and other definitions can be deduced: Political economy is the economic foundation necessary to achieve the ideals of Islam (Shahabadi, 2001).

8. THE ROLE OF GOVERNMENT, INDUSTRY, AND PEOPLE IN ECONOMIC RESILIENCE

Economic resilience is an active and dynamic economy, not a passive and closed economy, as resilience is defined to remove obstacles to progress and effort to move forward. And there are differences with the thinking of austerity economics, although some do not distinguish between economics resilience and austerity, or think that austerity economics is a branch of economic resilience, but the two terms are completely different and unrelated. Austerity is a one-sided plan imposed on people by governments. The main purpose of austerity is to reduce costs and eliminate government deficits, and therefore governments reduce or eliminate the provision of certain services and public benefits. This plan, which is implemented by some governments to address the budget deficit, sometimes leads to an increase in taxes and an increase in the receipt of foreign loans and financial aid. Economic resilience means identifying areas of pressure and subsequently trying to control and neutralize those effects, and in ideal conditions, turning such pressures into opportunities. Also, to achieve economic resilience, foreign dependencies must be reduced, domestic production and efforts for self-reliance



should be emphasized. According to the Iranian government in the definition of economic resilience, the need for resistance to overcome pressures and overcome difficulties to achieve positive national points is needed. This economic method is different from austerity economics in the definition.

Attention to domestic production, using labor and domestic capital, relying on a knowledge-based economy, special attention on the production of basic goods and infrastructure products, are the most important components of economic resilience. In economic resilience, trade policy orientation is focused on neighboring countries; We look at economic activities such as jihad; Consideration of consumption pattern and movement towards optimal consumption is considered and much attention is paid to applied research. Economic resilience cannot be considered as just economic resistance, but creating security and stability in the economy and not wavering in the face of external economic shocks or economic independence is one of the prominent features of economic resilience. Economic resilience needs to enter economic subsectors, especially in the area of strategic imported and exported goods. The field of activity of the economic resilience can be divided into two parts: domestic and foreign, because as much as the Iranian economy in aboard needs economic resilience, inside it also needs to reform political and economic affairs in the face of economic and political corrupters and rent-seekers (Abdolmaleki, 2015).

9. BANK AND INTEREST-FREE BANKING CRITICISM

To understand the necessity of studying the model of Mokhamas Company and the vital need of the Islamic society for such models, the most important achievement of Islamic economics knowledge and the country's legislative and banking system, interest-free banking should be analyzed briefly. We know that the banking system and monetary and financial institutions are the pumping heart of money and capital in the economic system. Without usury in practice, other monetary and financial institutions are far less important than it is, and in fact the lives of almost all people are somehow tied to it. In the current situation, the Islamic system has not created any executive tool other than the stock exchange to implement its economic policies, and the life of at least the progress of its goals is directly related to the way the banking system works. The challenges of the interest-free banking system can be traced in three areas. Executive problems, theoretical problems of interest-free banking, and fundamental problems of the bank.

10. EXECUTIVE PROBLEMS

Assuming that the law on interest-free banking operations and the bank's institution are sound, the improper implementation of this law by the perpetrators and the banking network has caused problems. Formalization of contracts, the tendency to use fixed-income contracts instead of partnership contracts due to the high cost of project monitoring and evaluation, the problem of reverse selection, ethical risks, difficulty or uncertainty in profit and loss reporting, changing economic conditions and market risk, lack of a separate and special account for partnership contracts, lack or weakness of an efficient supervisory system (monitoring of partnership contracts, monitoring the process of using the facility, preventing bribery and collusion to receive the facility, preventing the occurrence of usurious contracts, etc.) accounting based on usurious banking, lack of transparency and information, not allocating all Qarz Al-Hasaneh deposits to its specific uses, failure to communicate information to the central bank, lack of training and public information (staff and customers) on the content and what are the meanings of contracts, etc. are seen as shortcomings and executive violations of banks.

11. THEORETICAL PROBLEMS OF INTEREST-FREE BANKING

Assuming that there are no executive problems and that the law complies with the existing law, this law faces some problems. Simulation of contracts through the combination of contracts, legal relationships and conditions for the reconstruction of usurious banking system contracts, the use of interest-bearing contracts in the equipment and resource allocation sectors such as fixed-income contracts or fixed-income partnership contracts, lack of supervision and public intervention of bank and how to act on partnership contracts, no distinction between commercial, specialized and comprehensive banks, jurisprudential ambiguity in the penalty for delay, limited use of current contracts, the existence of additional conditions with usurious suspicion in granting good loans such as: fee payment, account opening condition and remaining condition Keeping part of the money in the account, not observing the provisions of the power of attorney contract such as knowing the actions of the lawyer and mastering him in the matter, time consuming and multiple stages of granting facilities, calculating the repayment rate in contracts such as installment sales based on interest rates, usury and Foreign interest rates, ambiguity in the license to buy and sell religion extensively, failure to determine the specific nature of financial and credit institutions and their dual and suspended identities, lack of basis and attention of the law to the explicit text of Article (1); The first chapter, that is, "the monetary and credit system based on the right and justice" and even the conflict of some of its functions with this principle, etc., are among these cases. The banking system, independent of interest-free banking, has problems inside and in general. Admittedly, this may



be the case for any other financial institution: lack of collateral for many credit facilities, misdirection of investments, the imposition of costs due to government facilities on banks to the people, unhealthy competition between Banks, and the risk of non-repayment of facilities are among these, and every financial institution must provide an appropriate solution to these problems.

12. FUNDAMENTAL PROBLEMS OF THE BANKING PHENOMENON

Assuming the absence of executive problems and the absence of theoretical shortcomings of the law on interest-free banking operations and even internal and general problems of banking, the root of the problem seems to be elsewhere and in the bank itself in its modern meaning and style. Since the statement of this claim and its reasons are controversial and require a detailed opportunity, we will suffice to say that due to the existence of the bank based on the needs and criteria of the capitalist system, even if it is possible to clear the bank of usury, the institution is still inefficient to achieve the economic goals of the Islamic government, but with the opposite performance, and inevitably an alternative and the appropriate institution must be designed with the goals of the Islamic government (Alavi, 2009).

13. ISLAMIC ECONOMIC MODEL OF AYATOLLAH SHAHABADIMOKHAMAS COMPANY

This organization is named as Mokhamas Company. This word seems to mean participation and expresses the participatory structure of the organization, and, in fact the structure of the company is closer to the cooperative. Contrary to some people's initial perception, the word Mokhamas does not mean paying khums on incoming capital to the company or paying khums on profits. At least this interpretation, although generally correct, does not come from the text of the dissertation and does not seem to be effective in naming the company. Most likely, the word is derived from the way the company works, that is, the division of profits into five equal parts. Accordingly, Mokhamas Company means a participatory economic organization whose profits are divided into five parts. The preparation of Udehand economic platforms to advance the goals of Islam and the Islamic government and the realization of Quranic cooperation constitute the main philosophy of the organization. From his point of view, it seems that the economic engine of the company is the holy region of Islam, in other words, the Islamic government. It can also be considered as a circle of their theoretical and practical struggles against tyranny and the system of domination.

The main goals of Mokhamas Company are the following:

- Promote justice and help the oppressed
- Development of economic sectors (agriculture, industry, and trade)
- Economic Independence
- Fight against usury
- Expand Qarz Al-Hasaneh
- Financing of cultural activities
- Contribute to the financing of the Office of Muslim Affairs
- Promote the consumption of national goods
- Job creation and fighting against unemployment

14. AREAS OF ACTIVITY OF AYATOLLAH SHAHABADIMOKHAMAS COMPANY

- Economic activity (wealth creation)
- Granting a Qarz Al-Hasaneh loan
- Spreading religious culture
- Helping the Underprivileged

The management elements of the organization: the head of the Holy District of Islam, the executive board, the trustee, the group of consultants, and officials of Qarz Al-Hasaneh departments, aid, business companies, subdivisions of business companies, etc (Figure 1).

15. MOKHAMAS COMPANY METHOD OF OPERATION AND PROFITS DISTRIBUTION

After deducting expenses from income or making a profit, the profit from the funds that enter the company for economic profitability should be divided into five equal parts. One-fifth is handed over to the Qarz al-Hasaneh office to be lent according to the company's rules. The second fifth is dedicated to financing cultural goals and helping the underprivileged and is handed over to the Aid Office. The remaining three-fifths are the personal share of the partners, who benefit from it in proportion to their capital. Acquisition and consumption or accumulation of people's shares in the company are with them.

16. EQUIPPING THE RESOURCES OF MOKHAMAS ORGANIZATION

- The organization can be financed and equip its resources in the following ways.
- Importing one-third of the property before death



A will to one-third of the property or part of it
Endowment
Monthly payment
Children's capital

17. INVESTMENT BENEFITS IN THE ORGANIZATION

Proximity to God and gaining spiritual reward

Prioritizing partners, children and their families in receiving cultural services (repairing mosques, teaching religious education, etc.) Having priority in receiving Qarz al-Hassaneh loan. Ability to make a loan or futures transaction on behalf of the organization with them (as much as their capital).

In usurious institutions, this incentive is usually the interest rate

18. CONDITIONS FOR WITHDRAWING CAPITAL FROM THE COMPANY

Since this organization belongs to society and serves the goals of the Islamic government, the people and partners should appreciate it and continue their partnership as much as possible and not leave it. Assuming the need for the number of his shares and the need to leave the organization, his resignation is justified. In case of resignation, they must keep one-third of their capital in the organization while maintaining their legal ownership for Qarz al-Hassaneh and providing assistance. In return, the organization is committed to cooperating with them in these two areas. If the organization is unable to provide lending or assistance services, their funds will be returned. If they want to transfer their shares to someone other than the members and partners of the organization, they can do so after obtaining the permission of the trustee and Vali-e-Faqih. If they transfer their shares to one of the partners, one percent of it must be given to the Qarz al-Hassaneh office (Shahabadi, 2001).

19. DISCUSSION AND CONCLUSION

In this article, based on the analysis of important and influential topics in research and also taking points from the opinions and ideas of professors proficient in Islamic economics by the researcher, based on the descriptive-analytical method, the optimal and people-centered Islamic economics model at the national level was extracted.

19.1 Explaining the Details and Structure of the Formation of the Islamic and People-Centered Economic Model at the National Level

Some of those principles are specified in the words of Ayatollah Shahabadi and some of them are implicitly mentioned in his words or can be deduced from his writings.

- 1- People-centered Islamic economics
- 2- Economic brotherhood
- 3- Economic structures under moral values and jurisprudence
- 4- The principle of cooperative behavior within the model and responsible competition with the outside model
- 5- Systematic continuity of production, distribution, and consumption
- 6- The precedence of Edeh over Udeh
- 7- The principle of endogenous economics
- 8- The basic knowledge of economic activities
- 9- The principle of agriculture takes precedence over industry and both over trade and commerce
- 10- The principle of banning the sale of raw materials
- 11- The principle of unity-based economy
- 12- Avoid concentrating wealth and income
- 13- Responsible free membership
- 14- Public management
- 15- Allocation of proportionate and limited profit to capital

Based on the aforementioned principles and theory of economic resilience, an economic model can be presented as an evolved form of Ayatollah Shahabadi's economic model in which consumption concerning production and distribution is managed in an interdependent process. This model is based on meeting the consumption needs of all people. Since all people, young and old, men and women, have consumer needs and demand goods and services, the goal and beginning of their movement are to organize consumption and demand. By realizing consumption and demand, the flow of distribution and production can be used to meet the real consumption needs of the people. Otherwise, the flow of production and distribution manages the flow of consumption towards those goods and services by creating false needs. In this model, destructive intermediation between the consumer and the producer is eliminated and an important part of the consumer income that



reaches the intermediaries is saved for the real economic actors, and their purchasing power is increased. Also, the profits made by consumers in other economic models to the productive capitalists, in favor of economic actors, are spent on productive affairs or increase their purchasing power. Therefore, in this model, by organizing consumption and demand, the flow of production and distribution is on the path of meeting the real needs of all consumers, and the benefits of production, distribution, and consumption reach all members, but also all people. Because all people have the right to join this model.

19.2 Steps of Establishing People-Centered Islamic Economic Enterprises

First stage: Establishment of distribution companies for consumption management:

People-centered Islamic economic enterprises, local, regional, and national distribution and consumption are established in a wide range by joining the community by buying or accepting the commitment of at least one share. This stage must be carefully and quickly expanded and many people must join this model. Expanding the number of members is necessary both to obtain sufficient capital and a relatively secure market for the products of the second stage enterprises. Goods are purchased with careful marketing and offered to members and other consumers at market prices or close to market prices, and in this way significant benefits are obtained, all or part of which is used to establish second-stage manufacturing enterprises. It is a clear suggestion that a popular and revolutionary institution at this stage takes the following measures to enhance public confidence in them: 1- Establishing large stores with the ability to offer a wide range of products in the fields of (food, clothing, home appliances, and ...) such as (Refah, Shahrvand, hyper star, Ofogh, Sarayelrani in Qom and ...) in all provinces and cities. In these stores, all kinds of public needs of the people are bought with accurate marketing and sold to them at a reasonable price or close to the market price. 2- Establishing a monetary and financial fund to guide the turnover of this economic flow according to Islamic criteria. This fund protects this economic flow from getting caught in the mire of banks. Of course, the name of this fund should be in the form of one of the legal structures - other than the bank - such as Qarz al-Hassaneh and investment fund based on Islamic rules so that bad memories of banks are not associated in the minds of members and the public.

3- All stores should be handed over and sold to the people of each city by determining the fair price of their shares. The amount of each share must be determined in such a way that each individual, even if financially weak, can buy or commit a share. Everyone has the right to buy up to five shares so that all people can share in the ownership of such stores. In this way, the people of each city feel that they buy the goods they need from their stores, and with this purchase, they provide both their desired goods with appropriate prices and quality, and they receive dividends (resulting from their purchase from the collection). Of course, it should be noted that when the shares of these companies are transferred to the people, all their profits and losses will be borne by the people themselves. Note 1. Weak people who are unable to buy even a single share should be given a minimum share through a Qarz-al-hassaneh or grants or charitable income such as a waqf or part of the net profit from their purchase. * Explanation: If the ground for Qarz-al-hassaneh or grants is not provided for the poor class, 50% of the net profit from their purchase for a certain period, for example, reaching the amount of 50 thousand Tomans, will be notified for them that they can bring another 50 thousand Tomans and receive and share these stores. If this amount is not possible, when 50% of the net profit from their purchase reaches 100 thousand tomans, they will be given a stock slip. Note 2. It may be that selling at or near market price will be very profitable, and this will not be fair.

*Explanation: First, this profit will belong to all the people who buy from these stores; Secondly, it prevents the formation of destructive competition against such stores; Thirdly, the profits from it are necessary for the purchase or establishment of manufacturing companies and the second stage of conversion industries to eliminate the destructive flow of mediation. Note 3. Popular and revolutionary institutions receive all their capital in a specific time process by transferring the shares of distribution stores to the public. Even if it is not customary to conclude after a while that such a process is not successful, the stores will be sold at a price much higher than the purchase or establishment cost, and both its capital and profit will be returned, or if needed these lands and buildings will be used for other affairs. So, such an economic flow - a flow that starts with the distribution and management of consumption - will not waste any money. Note 4. It is necessary to update the information and transparency organization for the general member to eliminate any grounds for spreading rumors and espionage and to maintain and promote public trust in this process. The flow of information and transparency should be such that buyers get the necessary information about the quality and health of their products, the number of sales, and dividends and the amount of their benefit in each month, but also in each week. Note 5. With the expansion and pervasiveness of this economic trend and concerning the next stage, the pattern of Iranian Islamic consumption and support for Iranian qualified goods can be discourse and institutionalized by introducing it accurately and logically in the consumption behaviors of members and the general public.



19.3 Second Stage: Establishment of Conversion and Manufacturing Industry Enterprises:

At this stage, the following actions are performed

1-Using the funds raised through the sale of shares to members, and the return of capital and reserves from the first stage, Qarz al-Hassaneh loans and public support, and at the discretion of government support, all or part of the factory shares of the conversion industries and Products are purchased by supply stores to reduce the flow of destructive intermediation and costs, and to benefit the general public and members of economic democracy stores. In addition to increasing the public interest, this action will make them and the shareholders of this current eager to buy more from the stores that supply these goods. With this measure, members of supply stores can play a role in the type and quality of consumer goods and the strategic flow of economic resilience to institutionalize the Iranian Islamic consumption pattern in the process of public consumption more easily.

2- Using the return and accumulated capital mentioned in the previous stage, the factories of conversion and production industries will be established by supply stores and the general public, and its shares will be offered to the public in the same way as in the first stage. The same positive effects mentioned in the previous stage also apply in this stage. Production at this stage starts from goods that are easier to produce and also have a higher coefficient of importance in the basket of consumer goods and will lead to good sales and profits. At this stage, they plan to produce new goods as much as they can and start producing the goods they need. This will make the process of institutionalizing the Iranian Islamic consumption pattern easier.

3- For several manufacturing firms that refuse to sell all or part of their shares to economics democracy supply stores, the current is asking them to buy some of the shares of democracy supply stores. These stocks should be enough so that they do not create the right of management in economic enterprises for the owners of those enterprises. This will make it easier for manufacturing companies to sell their products to better quality supply stores of economic resilience. Because in addition to the direct profit from the sale, they will also benefit from their dividends. Therefore, the motivation to supply quality goods that can benefit from double profit increases.

4- In proportion to the expansion and establishment of the second stage production enterprises as well as the regular development of the first stage, new forces of members of the economic resilience enterprises will be employed in the distribution or production sector. This process is ongoing. That is, with the expansion of the first phase, the second phase also develops, and new members are employed in the sales and production of goods. This will create new jobs and more unemployed people will be employed.

Note 1. The second stage (manufacturing) enterprises are approximately aware of the effective demand formed in the first stage, as well as the consumption statistics and the interests and tastes of the people, and the second stage production enterprises are proportional to the increase and the type of goods in demand. In this way, a relative balance is created between consumption and production, and it is further explained that this relative balance will be the source of solving many of the country's economic problems.

Note 2. The wider the enterprises of economic democracy in the country, the wider their impact on the economic process of the country. Therefore, their role in realizing the economic components and solving the economic problems of the country will increase.

19.4 Third Stage: Organizing Primary Products

In the previous two stages, the flow of consumption management, distribution, and the relationship between conversion industries and manufacturing enterprises with economic democracy stores were discussed. But one of the most important issues in the economy is the issue of raw materials. As the production of fruits, vegetables, textiles, legumes, livestock, poultry, nuts, and other agricultural products, the supply and demand of such products in Iran is often unfavorable. In many cases, these products are produced and supplied, but there is no demand for them, or there is an effective demand for them, but there is not enough production and supply. This causes drastic changes in their prices and producers and consumers to face losses. This change in prices and disorder in supply and demand is due to the lack of proper management of public consumption. In two previous stages, it was clear that how we can institutionalize the consumption, distribution flow of conversion industry and necessary goods production enterprises of people in one circle and the pattern of Iranian Islamic consumption in the process of economic democracy and made the public interested in buying quality goods produced in Iran, which they own in the process of distribution and production. Certainly, the stability of the process of consumption, distribution, and conversion industries will lead to the stability of primary products. In this way, the primary products will not face economic shocks of demand and price, or the shock created will be controllable. With the organization of consumption and the expansion of the distribution of goods and conversion industries, primary products also become wider. The process of permanent expansion of the distribution sector, conversion



industries, and primary products, provides the basis for creating sustainable employment and its permanent increase. The following measures can be taken to establish and stabilize the flow of primary products:

1- Provincial Cores of the Popular Front of the economic resilience must identify and organize the comparative advantages of each province in primary production. Encourage popular capital and people-centered Islamic economic stores, as well as the province's unemployed, to produce in areas with comparative economic advantage and warn capital and labor against entering areas with relative non-advantage. This will make production less costly and national and popular resources will not be wasted.

2- The people-centered Islamic economic model leadership flow can provide the templates for the participation of the conversion industries and primary products so that the products of primary production can be directly in the supply cycle and conversion industries.

3 - Simultaneously with the expansion of the stated process, the current of leading the economic resilience can provide the ground for the export of surplus production so that the expressed current will expand day by day and the employment rate will rise and unemployment will disappear.

19.5 Achievements of the People-Centered Islamic Economic Model (at the National Level)

- 1- Stable balance between production and consumption
- 2- Sustainable employment growth rate
- 3- Sustainable control of inflation and recession
- 4- Automatic smuggling control
- 5- Prosperity of domestic production

19.6 Additional Points in the People-Centered Islamic Economic Model

- 1- Export and import flow in this model

Based on what has happened, it may come to mind that in this model, goods are not exported or imported. This is a misconception. In this model, the priority is to produce goods by looking inward and the effective and legitimate demand of the members and the people inside. But this does not mean that they do not have a plan for their surplus production and export. Rather, exports in this model are done with less damage or without special damage. Because first the domestic demand is covered and with planning, the product overflow is exported. Therefore, with exports, there is no shortage inside so that domestic consumers face problems.

- 2- Financing

There are two main ways to finance this economic flow:

- a. The way previously stated:

- Revolutionary institutions to create primary resources such as distribution stores to be handed over to the people;
- Direct purchase of shares by the public;
- Direct purchase of shares by support organizations and charities to transfer to the deprived of society;
- Indirect purchase of shares due to profits from the purchase of goods by the public
- Providing shares to the people and providing initial capital by government institutions, and its annual return on profits.

B- Subsidies paid to the deprived sections of society are about 40 thousand billion tomans annually. However, if these subsidies are allocated in the name of the head of the household for this purpose, both the necessary financial resources of this economic stream will be provided and they will become the owners of a strong economic stream and will enjoy the incomes of this economic stream on a sustainable basis. Their ownership is constantly evolving.

19.7 Light and Food Industries with Economic Priority

The economic priority of economic actors in this model may be active in all economic areas, but in terms of learning the areas of production, distribution, and consumption, as well as common ownership and extensive presence of members in the management process, areas are appropriate. Areas such as agriculture, food, clothing, and light household industries should be given priority.

19.8 Establishment of Knowledge-Based Companies

It was stated that the required knowledge is institutionalized within these enterprises. However, depending on the type of economic activity, it is necessary to establish knowledge-based companies of non-governmental organizations, in line with the goals of such economic enterprises, to observe scientific progress, to meet



scientific developments, such industries, and their scientific needs as soon as possible and to inject technical knowledge into the economic body of this structure.

19.9 Discharged Youth in the Priority of Membership

Young people who have completed their military service and are ready to work as well as start a family are given priority in joining such businesses. It is necessary to compile the leadership of the economic resilience, educational resources for economic resilience, and especially the model of inclusive people-centered Islamic economic enterprises to be part of the soldiers' educational activities during the military period. At the end of the military service period, the trained forces are ready to work and make economic efforts and become members of this economic structure.

19.10 Monetary Structure

Due to the expansion of the economic structure at the national level as well as the pervasiveness of production, distribution, and consumption, turnover will be wide. The monetary institution of any economic structure must serve the real part of that structure. Therefore, along with the establishment of this structure, a suitable financial and monetary institution can be designed with this structure. In this way, it is possible to get rid of the corrupt monetary institutions of the existing banking system and to establish a new monetary and financial institution commensurate with the real sector of the economy.

19.11 Dedicated Insurance

The model of religious economic enterprises is comprehensive because it has a large number of members at the national level, they can have separate insurance with special conditions and make the best use of the resources obtained for their members.

19.12 Government Role

In this model, the Islamic State only needs to have a responsible presence and remove the disturbing factors and obstacles and not interfere in any way.

19.13 Jurisprudential Criteria of the Model

The whole economic structure as well as all behaviors and relationships in this model are within the framework of jurisprudential criteria and no deviation from it is permissible.

19.14 Other Supplementary Items

1-The proposed model is closer to the national comprehensive cooperatives than the existing legal models, so it is better to establish it in this format and plan the supervisory and management process in the same format.

2- This structure requires a standard quality body that can continuously evaluate the quality of goods offered for distribution companies to provide quality goods and reasonable prices, and thus maintain and enhance buyers' trust in the goods offered. Slowly Of course, if it is possible to use the existing standard organization, it is better to use the existing capacity, otherwise, a suitable standard institution should be established.

3-In terms of implementation and action, it is necessary to first form the working group of valid from a revolutionary popular institution to take the necessary measures to implement the model. At the same time, this working group should hold the necessary negotiations with the headquarters of the Friday prayers imams, seminaries, and people-centered organizations to use the capacity of the whole country to realize the popular front of the economic resilience and the success of the model.

20. RESEARCH SUGGESTIONS

20.1 Research Suggestions from the Study

- 1- Economic analysis based on ethics
- 2-Political, social and economic analysis of disappointment
- 3-Theoretical analysis of differentiation and individualism and its political, social and economic effects



- 4-The current situation of treasury and the feasibility of its revival in the Iranian economy
 - 5-Consumption pattern from the perspective of Ayatollah Shahabadi
 - 6-Pathology of the Iranian economy in the fields of thought, ethics, and economic practices
 - 7- Investigating Practical Strategies for Institutionalizing National Self-Confidence
 - 8- Designing economic indicators appropriate for disadvantaged communities
 - 9- Cultural Prerequisites for Economic Development
 - 10-. The economic explanation of the social system based on brotherhood
 - 11- Explain the inherent problems and inefficiencies of the banking phenomenon for the Islamic government
 - 12- Arrogance and economic colonization in the thought of Ayatollah Shahabadi
 - 13- Financial obligations in the thought of Ayatollah Shahabadi
 - 14- Political, social and economic analysis of usury and discount debt
 - 15- Economic man based on the thought of Ayatollah Shahabadi
 - 16- Philosophy of nature and economic theory based on it
 - 17- Industry from the perspective of Ayatollah Shahabadi
 - 18-Economic-political analysis of convenience
- 20.2. Unrelated Research with the Subject of This Study
- 1- Memoirs of Ayatollah Shahabadi's political struggles
 - 2- Philosophy of ethics from the perspective of Ayatollah Shahabadi
 - 3- Comprehensive explanation of the scientific and educational relationship between Imam Khomeini (PBUH) and Ayatollah Shahabadi (RA)
 - 4-Critique of some principles of Western philosophy based on the thought of Ayatollah Shahabadi

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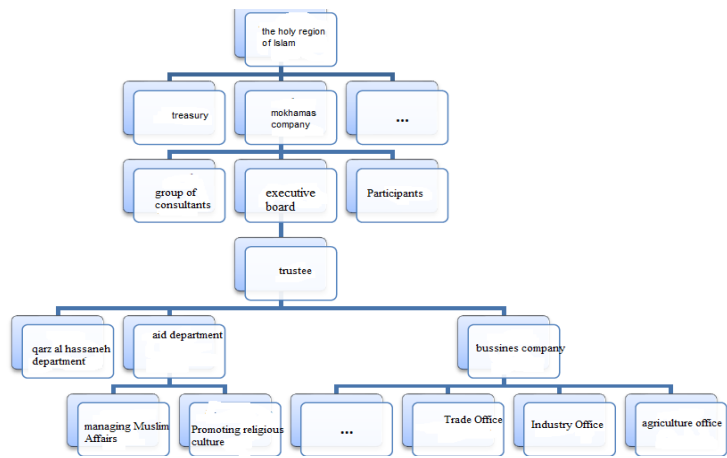


Fig.1. Organizational principles of the organization.