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Institutional Islamic Takaful Through Qard Hassan And The Role Of The Islamic Media In Achieving It

Dr.Abeer Esa Ahmad Al Saleem

Al al-Bayt University
Dr.Mohyi Aldin Yaqob Abu Alhoul & Dr.Qasem Abu Eid
Ajloun University

Abstract

The Islamic financial industry is achieving progress and success through the integration of its institutions and bodies and the durability in its intellectual and intentional building, but this progress was at the expense of the Takaful human side, and this study aims to create and develop an integrated concept that contributes to building a viable Takaful institutional product through qard hassan The benefit from the Islamic financial experience and bridging the gap in the Takaful aspect in light of the increasing accusations directed at Islamic banks about their material inhumane goals, and to achieve this, I have taken both the inductive approach and the deductive analytical approach, spending the power and energy in it, using the sayings and suggestions of scholars, thinkers and specialists studying And he scrubbed her.

The research came out with a set of results, the most prominent of which is the saying of the importance of qard hassan and its ability to achieve sustainable development for small and medium finance, and these experiences also demonstrated the possibility of overcoming the obstacles and risks facing qard hassan financing as the problem of non-payment of the loan, the study was able to build an integrated perception of the use of qard hassan institutionally from Through the qard hassan fund, which has many and varied resources, as it showed the role of the media in achieving the Islamic Takaful.

Key words: the Takaful, Islamic finance institutions, qard hassan, sustainable development.

Introduction:

Islamic banks increased rapidly, especially after the global financial crisis, as the doors were opened for the Islamic financial industry in an attempt to stop the intellectual and material collapse in global economic theories, on top of which is capitalism in its current form. In a geographical spread and an inflated Islamic capital, However, this experience, although it constituted a safe haven and achieved a kind of relative success, but it is below expectations and is still distancing itself from the social role entrusted to it, which accompanied its establishment and stipulated by the laws governing its work in a way that moves it away from its original intentions and objectives of its inception, as a result of the rush in competition and the intrusion of heads of heads. Money is based on the trends and decisions of Islamic banks, which constituted a clear deviation from their proper course, in favor of the interest of the minority of ownership,

The legitimacy of making profit, protecting capital and maximizing returns does not negate the fact that this success is linked to the embrace of these banks by Islamic societies and the willingness of their religiously paid members, which is met with fatigue and doubts about the seriousness of these banks in raising the banner of Islam, in contrast, traditional banks have invested a large part of their capital to market their products And creating opportunities for survival and competition. Perhaps this proposition highlights the eligibility of Islamic societies for Islamic banks to do their Takaful social side, These banks must exert their efforts with innovation and development in order to eliminate the conflict between the social and investment side in a way that establishes products and solutions in

which Takaful funds are invested in a way that achieves the intentions of their different and varied nature. In this research, we will present some proposals and practical mechanisms to achieve Takaful, which supports investment and realizes the mission on which these banks are based.

One of the most important advantages of Islamic banks over other banks is that they take into account the social aspect in their work, plans and strategies. They are banks that do not seek for their own benefit only, but also go beyond that for the benefit of society as a whole. Islamic banks perform several functions on the social aspect, which we try to summarize in (Al-Khudairi, 1999, p.205)

1. Zakat collection and distribution service: where zakat is considered one of the most important tools of the Islamic bank in achieving its social goals because of its direct impact on the social and economic structure of society.

2. Provide alqorod alhassanah: derives alqard alhassan his name from the verse (Who is he who will lend Allah a generous loan, so He will multiply it for him many times over? Allah restricts and expands. And to Him, you will be returned), and saying the Almighty (If you lend Allah a good loan, He will multiply it for you, and forgive you. Allah is Appreciative and Forbearing), and saying the Almighty (Charitable men and charitable women, who have loaned Allah a good loan—it will be multiplied for them, and for them is a generous reward).

It is a loan offered by Islamic banks to their clients or individuals so that it does not entail interest or any form of increase in the capital granted, such as a claim for a return on investment, for example, and often in every Islamic bank there is a body or fund that specializes in granting this type of loan and usually it is The amounts available for this fund are limited in order not to harm the interests of the bank, shareholders and customers Hence qard hassan two axes:

- Catharsis on Muslims in their distress: such as the burdens of marriage and education, and deaths.
- Facilitation of insolvent people: The Islamic bank often faces hardship situations from its clients, and therefore it gives them good loans to help them recover their financial health, as the Prophet said: “Whoever makes easy for a poor person in this world, may God be pleased with him in this world and the hereafter”.

3. Aid in establishing religious, social and Islamic organizations: This activity falls within the framework of the Islamic preaching activity, whereby Islamic banks help to establish associations

4. Development of religious awareness: Islamic banks work to spread religious awareness due to the capabilities they possess

2 Takaful Insurance Concept

Insurance in the language: it is derived from security, a security substance that guarantees our security if it is trusted and entrusted to it, then it is safe, and its security if it is made in security, the mare of the trustee of the powers and a strong safety camel and its fatigue. And in Al-Munajjid it is said: security is security, safety and trust. And from it: the Secretariat

Meaning loyalty, and faith in the meaning of certification, including insurance on supplication, which is the saying of Amen, meaning respond by extending the thousand while reducing or shortening it (Al-Fayrouzabadi p.536)

The Takaful: the language of the one who sponsors him and his guarantor: above, and the one who cares for the orphan is the one who raises him, whether the sponsor is one of his relatives or relatives, or he is a foreigner (Al-Fayrouzabadi p.536), and in the Holy Qur’an: (Her Lord accepted her with a gracious reception, and brought her a beautiful upbringing, and entrusted her to the care of Zechariah), including him until he takes care of her custody. From surety in the sense of guarantee. It is said: he is the guarantor, the guarantor and the guarantor, if he guarantees him, and the guarantor: the contract.

Idiomatically: the social Takaful is for the society to take care of the affairs of everyone in it from every aspect of the economic, social, cultural and health aspects (Al-Ibrashi , p 237).

Takaful insurance in contemporary terminology means: the agreement of persons who are exposed to similar risks to avoid the damages arising from those risks,

And that is by paying subscriptions to an insurance fund that has an independent financial responsibility, so that compensation is made for the damages that the subscribers suffer as a result of the insured risks. Or a share of the profits in return for its investment of the fund’s money in its capacity as a paid agent or mudarib (Islamic standard p. 433)

3Qard Concept

The loan is to open the qaf and it has been broken, and its origin is in the language: cutting, so the money that you give to someone else and then take it from it is called a loan because it is a piece of your money (Al-Baal, p. 246).

In the terminology: the payment of money in addition to those who benefit from it and return it in exchange. It is also the money that the lender gives to the borrower to return the same to him when he is able to do so. (Ibn Abdin 4/171, al-Rabbani 2/150, and Tuhfat al-Muhtaj 5/36, al-Bahouti 3/298.)

The money that the borrower takes is called a loan because the lender cuts him off a piece of his money.

His legitimacy: It is a closeness with which he draws closer to God, glory be to Him, because it contains compassion for people, compassion for them, facilitating their affairs, and relieving their anguish. The basic principle with regard to the loan in the right of the lender is that it is close to proximity, because it involves the delivery of benefit to the borrower, relieving his needs, relieving his distress, and that his ruling is in terms of self-deprecation (Sherwani 5/36). Muslim. (2074/4)

And what Ibn Masoud narrated: that the Prophet, peace and blessings be upon him, said: "No Muslim lends a Muslim a loan twice except as a single charity." (Narrated by Ibn Majah and classed as hasan by Al-Albani in Al-Irwa: 1389).

But he may be subjected to necessity, hatred, prohibition, or permissibility, according to what he wears or leads to, since the means have the ruling on intentions.

And based on that: if the borrower is obliged and the lender is full, then his loan is obligatory, and if the lender knows or thinks it most likely that the borrower is spending it in sin or dislike, it is forbidden or disliked according to the case, and if a merchant borrows, not for need, but rather to increase his business in the hope of the profit obtained from it Lending it was permissible, as it did not involve venting a distress, as it would be required by Shari'a (Ibn Qudamah 6/429)

As for the right of the borrower, the basic principle is that it is permissible, and that is for whoever knows from himself the fulfillment that he has a desired money and is determined to repay it, otherwise it is not permissible, unless he is obliged - and if it is so, then it is necessary for him to pay the harm on his own behalf - or the lender is knowing his inability to fulfill and give it, he shall not be forbidden; Because the prohibition was his right, and he waived his right to give it even though he was aware of his condition (previous references)

The loan contract is an ownership contract, and it is not completed except by those who are permitted to dispose of it, and it is only achieved by offer and acceptance, such as a contract of sale and gift. It is held with the wording of loan and advances, and with every word that leads to its meaning.

According to the Malikis, the king is proven by the contract even if he did not receive the money. The borrower may return the same or the same, whether he is homosexual or non-homosexual, unless he changes it with an increase or a decrease. If change, the proverb must be replied (Al-Suwailem, his website: <http://suwailem.net/NewsDetails/THE-OBLIGATORY-MISSING-20>)

4 Qard Hassan Institutional

Despite the prosperity of the Islamic financial sector in a number of Islamic countries, there is still a large gap that has not been found to be addressed. It's the free loan or qard hassan. This type of financing is a sufficient obligation on the Islamic community, and yet not enough has done it so far. It is an obligation absent from the arena of Islamic economics today (ibid.)

The use of qard hassan as a financing tool is essential because of its distinctive role in achieving economic and social development, qard hassan is considered one of the most important aspects of financing, and for a good loan, two sides of the first are consumer and the second is investment. Consumer loans are loans granted to individuals, in order to meet their personal needs. And the family running, in food, clothing, medicine, housing and its requirements, and fun (entertainment, picnics, travel..etc).

We find that consumer qard hassan is directed to social development, and addresses the consequences of underdevelopment, which is an internal financing that does not burden the borrower. As for productive qard hassan, it is the loan granted to merchants, farmers, industrialists, craftsmen and professionals, in order to meet their productive and professional needs - such as buying furniture, machinery, or cars for productive use, or as purchasing raw materials, or paying workers' wages - and these producers may be large or medium producers. Or their little ones.

The loan is a good deed that does not seek any benefit except to please God and draw closer to him, and when the lender expands his loan, his reward is greater and everyone is according to his ability. Including the experience of Professor Muhammad Yunus (Said 2007, pp. 10-15.) Nobel Peace Prize winner, it was a great experience that was poured into the service of the development of an entire country like Bangladesh, as this professor believed that the interest-based banking system in Bangladesh does not allow the poor to save a single

penny. And they could not improve their conditions regardless of their grandfather and their diligence at work, and it was discovered that they only needed capital that would allow them to benefit from the returns of their money, and then he loaned 42 poor women a small amount of his own money without interest, without specifying the date for the response, but he could not At that time, persuading usurious banks to lend the poor and needy good loans without interest,

And he took the matter upon himself as he started lending the poor small loans without guarantees and without interest, and his project had a great success and changed the lives of 500 poor families. The size of the project to include 5 provinces. The effectiveness of the system of micro-loans that do not require guarantees has been demonstrated. In 1983, Grameen Bank's clients reached 59,000 clients served by 86 branches.

The Grameen Bank is a usurious and non-Islamic bank, as the idea of qard hassan was limited to the destitute poor, while interest-based loans were in effect with other bank clients, but the interest imposed on loans was the lowest in the country, and this experience can be used in the work of Islamic banks The experience of Grameen Bank is an important step in the field of qard hassan, because this experience has achieved great success in serving development in Bangladesh.

Just as small investment loans are important, so large investment loans are also very important, so we should not limit the loan to a narrow area. The Islamic nation possesses a tremendous spiritual capacity that can achieve development that Western theories have failed to achieve. We know the importance of large projects in the development process that Achieving economies of scale, increasing profits and eliminating unemployment through the availability of thousands of jobs that developing countries most need.

The use of qard hassan as a means of financing in economic and social development is unique to Islamic law, and a method followed by Islamic banking institutions according to what they deem consistent with the constitution governing their operations, which is the Islamic Sharia,

And that means, according to this constitution, is in harmony with what the economic system requires, through the contribution of the wealthy and the affluent in supporting the poor and the needy by providing the necessary liquidity for small and medium productive projects, for example the financing of popular housing, industries related to craftsmen and simple professions such as carpenters and blacksmiths.

The goal here consists of the value of earnest earnest work that will result in generating self-sufficiency for borrowers, in addition to the justice that will arise as a result of the real distribution of resources, and the reduction of class differences due to the mixing of dealings between lenders and borrowers, and as an inevitable result is the formation of an integrated Islamic society and Takaful.

5 Obstacles To Applying Qard Hassan In Institutions

Despite all those benefits that will be achieved through qard hassan financing, it collides with several obstacles, including:

1. The philosophy of the banking system is based on investing and investing money and achieving community development, which means that banks are not charitable institutions, or houses established for donation and charity.
2. Lack of financial incentive that the lender usually contemplates, and strives to achieve, especially in light of the age in which the religious stewardship has become weak or dim, where profit and benefit have become the most important aspect of the lender's options and the incentive that he seeks through providing the loan, which is a reality in This is our time, and there is no room for denying it or ignoring it, and it must be dealt with from a practical and realistic standpoint.
3. The Muslim's lack of conviction in the ability of qard hassan to finance productive projects and achieve the goals of Takaful social and social justice, and the lack of confidence in the effectiveness of qard hassan as a financing tool in the field of productive sectors.
4. qard hassan is incompatible with the deeply entrenched interest system in the current economic life. If the method of financing with qard hassan is adopted as an alternative to a loan with interest, it must cause very complex problems, because interest is the basis on which the commercial banks that formed the current financial system were built And do not forget that all the economies of Islamic countries operate under this system, and intellectually in the field of finance and banking, they are affiliated with the emerging Western thought on the basis of interest.

5. Fluctuations in the purchasing power of money, as a result of a change in the value of the money price, whether by decrease or rise, and thus it will have harmful effects on the individual and society and change the income of individuals as well. When the value of money decreases, the damage will return to the lender and his purchasing power differs from what it was when lending, When the value of cash increases, this will be in the interest of the borrower and will lead to a bad material impact on him, and the burden becomes more through its cost of paying a value greater than the value of the loan upon receipt, and therefore the result of the fluctuation of the purchasing power will be a major obstacle towards the lending or financing process.
6. The prevalence of non-payment of loans, so that the lender sometimes found a kind of hardship and feeling a kind of insult when demanding his money, due to the indulgence of a number of people in payment (Al-Shalhoub, 7-11-1430 AH Corresponding to October 26, 2009 Issue 5859, http://www.aleqt.com/2009/10/26/article_293159.html) The borrower's delay in fulfilling the loan, especially in bank loans, results in harm to the lender, whether an individual or an institution, and this requires taking sufficient guarantees on the borrower in order to enable the lender to recover his rights This is a suitable solution to get the lenders to accept the financing process with qard hassan, but at the same time it will constitute an obstacle for the borrower who will see in those guarantees restricting the demand for qard hassan, Because many of the people who need qard hassan are from the poor class, and if they had these guarantees, they would not have resorted to the bank to provide for their needs, and this point constitutes a complex problem that stands in the way of making good loans easily and conveniently.
7. The lack of experience in using qard hassan in the financing process, and the reason for this matter is the limited scope of Islamic banks' treatment of this tool in the investment and production process, which led to making it with little influence in the formulation of an interest-free financial system.
8. Inflation in banknotes, which drives lenders, individuals or institutions, with the feeling that the repayment value is below the borrower, especially in these days when price volatility has increased and its causes have varied. (Previous references)

These and other obstacles led to the absence of an effective role for non-profit financing institutions - qard hassan - which in turn led to a series of errors in jurisprudence and implementation. It has emptied Islamic finance of its content, and made usurious ploys appear as if they are a necessity that cannot be avoided, even though in reality they only make the problem worse. And this unfortunate reality, with accusing people of scarcity and distress with money, has become a basis for fatwas that allow tricks, genuinely and by choice, without exception or compulsion. These fatwas, in turn, reinforced the deviation from the goals and principles of Islamic economics, so that another spiral would emerge that reinforces the spiral of indebtedness and is theorized for it.

The absence of qard hassan in the culture of Islamic banking today is something that cannot be hidden even though it can be classified within the social responsibility of this industry, as it is considered one of the tributaries that Islam urged to bridge the gap between the poor and the rich and transfer wealth from those with a surplus to the needy. It also contributes to increasing productivity in society, as financing channels for low-income groups are almost blocked due to the lack of adequate guarantees for them.

Indeed, the presence of qard hassan at the level of institutions has become a marketing tool aimed at attracting salary accounts that are still free and not linked to any financing, as he set many conditions that transformed him from a good loan aimed at expanding the needy Muslims into something like bait to catch these accounts, which led to disapproval The majority of the community members who saw in this behavior an exploitation of religion and its high principles by these institutions to achieve their material goals by emptying these authentic Islamic values and principles from their contents and goals. Which is considered a betrayal of Islamic banking and a departure from it from the principles and objectives of origination (Nasser, 2009 <http://www.aawsat.com/details.asp?section=58&article=537864&issueno=11263>, Tuesday 09 Shawwal 1430 AH September 29, 2009 Issue 11263)

Emptying the Takaful image of Qard Hassan from its lofty meanings, to become a means of marketing and maximizing profits, or a trick to circumvent the usury that is forbidden in Islamic law. Under the pretext that they are profit-oriented institutions, and from here a conflict of interests arises between the purpose of the legislator, glory be to him, from his enactment of the good loan, which is expansion and facilitation for the needy by way of Takaful, seeking a reward from God, and the purpose of the founders of the Islamic financial institution and those in

charge of it, which is to achieve worldly profit from investment, It is a legitimate purpose if it is reached by a legitimate reason.

Researcher Lahim Nasser believes: The necessity of separating Islamic banks from loan institutions. It is not permissible for us to demand that Islamic financial institutions provide their funds to their clients in the form of good loans because this would eliminate the existence of Islamic banking institutions as a business model, as the investors 'desire to establish them and divert from depositing In it, because they are no longer profitable institutions that achieve their investment goals, but rather are charitable institutions. The one who calls on Islamic banking to provide its finances as qard hassan is in fact calling for the abolition of Islamic banking as a business model, and some Islamic banking theorists have fallen into this trap, This is in response to the organized banking tawarruq, which has become one of the most important financing tools in the Islamic banking industry today, as it constitutes about 65 percent of its total financing operations, and they called for replacing it with qard hassan. There is no doubt that those who called for this were not aware of this in their minds, except that the purpose of their calling is that this matter occurs! Perhaps this call and its proverbs reveal to us the extent to which some Islamic economics theorists are far from their reality, which makes many of their theories inapplicable, and hence we find a clear separation between theory and practice in the Islamic banking industry.

However, my call for separation between qard hassan and Islamic banking institutions does not mean exempting Islamic banking institutions from their duties towards their society in providing assistance to him by reviving the Sunnah of qard hassan, as I believe that these institutions must present it, but through separate institutions that they establish for this purpose or contribute to their establishment With some philanthropists or public benefit institutions, so that they are the incubator for them, so they pump the initial capital necessary to establish them, with administrative supervision and technical support with what they have of experiences in this field, given the similarity in activity, which is financing, with the different purpose of financing. It is known that the financing activity requires administrative and professional competencies and administrative and computer systems that are only found in financial institutions due to their high cost.

Thus, we achieve a complete separation between qard hassan as a tool of Takaful between members of society and its institutions and between Islamic banking institutions as a business model aimed at profit. The existence of these qard hassan institutions will encourage society with all its components to adopt the institutional work of Takaful, as we will witness a shift in the endowment pattern, so instead of stopping houses and buildings, we will witness a cessation of funds in the form of Hassan loan funds. We will also see a shift in the pattern of Takaful funds that exist today, whether family, tribal or employees, from their simple, limited pattern today to institutional patterns that are managed according to the latest financial and administrative systems, which will lead to efficiently achieving their goals. (The broiler, previous reference).

However, we can envision ways and mechanisms to apply financing with qard hassan through Islamic finance institutions without the previous actual separation, as these obstacles can be overcome through an integrated approach in which workers and dealers alike are educated, the efficiency of workers is developed and their leveling is raised, and then some tools are developed. Within the Islamic institutional work, the issue of guarantee in qard hassan will not constitute the expected burden, as it is guaranteed personally by the borrower himself, how much is it guaranteed by a collective guarantee of the lender's share of zakat money ,As for the issue of purchasing power and inflation, the Islamic economy will be one of the objectives of its monetary policy to preserve the purchasing power of money, and the expansion of the range of good loans will participate in achieving this goal because the lender will be able to postpone the use of his money in the future without fear of its declining value. On the contrary, a good loan can - With the purchasing power of money constant - to be the preferred method of saving for the conservative saver who does not wish to take on the investment risk. The problem now is in overcoming the transitional phase, which may lengthen a little until the pillars of the Islamic economy are organized, as this stage can reduce the expected burden on the Islamic bank, whether in terms of using funds without a suitable return, or exposing the bank to risks of non-payment of some loans through:

1-That the lending be in a limited range and not to excessive and expand it.

2-That the lending policy be carefully and clearly designed to push for any personal interests or mediation, and that this policy is based on clear and explicit criteria and priorities such as: that the borrower be a stable customer of the bank, that the loan is for its production purposes, that the consumer loan is limited to necessities, that the loan is backed by a guarantee. It is appropriate to set a specific ceiling for the size and duration of each type of assumption, so that the lending activity remains within the limits of short-term lending in general and with amounts that meet the purpose of lending it without expansion.

-3qard hassan can also be linked to real values (for example, a golden cover - the Islamic dinar), to be referred to when submitting the loan and upon repayment, whether the time difference is based on the ability to repay or a commitment to the specified time for this payment.

This does not excuse Islamic banks from relying on some forms of cooperation in order to provide loans, as it is possible to establish a special system for solidarity among borrowers from the bank whose general features can be defined as follows:

1 -That every borrower from the bank donates a small amount in the form of a small percentage of the borrowed amount in favor of a special fund to guarantee the debt.

2-A special debt guarantee fund shall be established in every bank to which borrowers' donations are to be paid and appropriate compensation for bad debts disbursed to the bank.

3-A special committee shall be formed in every bank in which borrowers and depositors are represented and the bank's management to decide on bad debts that the fund can bear in the interest of the bank.

4-The fund's money is managed and invested by the bank's management and is treated as investment deposits or savings accounts (Zaghoul, <http://kamalhatab.info/blog/?p=26>)

6 Take advantage of demand deposits

(Hattab 2001, Kamal Hattab, Proposal to Revive Al-Qard Al-Hassan, Discussions on the Doctor's website. <http://kamalhatab.info/blog/?p=26>)

Demand deposits (current accounts), whether they are with Islamic banks or interest-based banks, are considered as loans from the jurisprudential perspective, as the bank receiving these deposits has a guarantee hand for it and is legally obligated to respond upon demand. The bank has the right to use the funds deposited in the account with the bank guaranteeing that it will be paid upon request without the customer's right to the profits that the bank achieves. The bank has the right - and without the customer's review - to merge or unify the client's balances in any currency and in any branch of the bank to meet any obligations it has towards the bank .

Despite the legality of benefiting from these deposits, which are considered an important and basic source of external funds for Islamic and traditional banks, Islamic banks do not benefit from these deposits as traditional ones do. "The capital contributed to the capitalist banking system is usually very small. Commercial banks in America, for example, in 1976 they owned \$ 73 billion in rights ... while they controlled a total of \$ 1040 billion in assets, which is fourteen times more than the value of their rights, and the volume of initial deposits reached \$ 129 billion. They constitute one sixth of the total deposits, meaning that the derivative deposits amounted to five sixths of the total deposits "(Shabra 1984, pp. 18--19.)

Thus, Islamic banks are encouraged to benefit from these funds and direct them towards achieving their mutual goals, The reintroduction of activating the symbiotic role of Qard Hassan as a feature of the Islamic non-profit economy constitutes the first priority for emerging or developing economies, as it is the broader door to encourage investment and advance development within the scope of small, medium and sometimes even large enterprises.

Moving away from this Islamic product loses the general acceptance of Islamic banks that accompanied its inception and contributed to the expansion of its experience until it reached this amount, and perhaps the rebirth of life in Qard Hassan as a banker, the biggest impact on the souls of people and highlighting a fundamental difference that distinguishes the experience of Islamic banks and restores confidence in their purity and divinity.

7Funds For Good Loans

The beginning was with a practical and viable solution proposed by Zarqa (Zarqa 2004.), at the seventh annual Islamic forum held at the Arab Academy for Financial and Banking Sciences in Amman 25-27 September 2004 Establishing what was called the "Keys of Good Fund"

This proposal can be summarized for a charitable association to establish a fund for good loans (within Islamic banks) "The Keys of Charity Fund". This fund provides good loans to the needy, especially those with small projects, without financial guarantees (for small beneficiaries), in order to ensure the minimum for every person in the society.

The proposal relies on the availability of four elements:

-1Participants with a good on-demand loan 2- Guarantors of medium-term loans (one year or more) 3- Donation guarantors 4- Management of the fund.

The loans of the guarantors of the fund are not used to provide financing, but are used exclusively to ensure the immediate liquidity of the participants, and this encourages many people to participate, and guarantors can donate limited amounts whenever the fund falls into a loss.

The method of operation of this fund is as follows- :

- The Islamic bank, in cooperation with the charitable society, designs a special system for the fund and presents it to the depositors for whomever he wants to join.
- Participants issue explicit orders to the Islamic bank in which they have demand accounts or investment accounts, to transfer a certain amount to the fund in the form of a demand loan, which will be automatically recovered if their account is exposed or when they request it whenever they want.
- The transfer can be by way of a conditional order: "Whenever my account exceeds such an amount, I authorize you to loan the fund an amount or such percentage".

-What is collected in the fund from these good loans constitutes the fund's resources that will be directed to provide good loans to the needy.

The Islamic bank provides good loans to the financiers of this fund, and those seeking financing for productive purposes may be required to open an account with the Islamic bank.

-If the fund needs to cover withdrawal requests from participants that exceed its resources, it will request these loans from the guarantors.

The proposal could be rewritten as follows (Farhan: <http://kamalhatab.info/blog/?p=26>):

The Fund's goal: as it aims to revive the social Takaful images in society and increase the bonds of brotherhood and assistance among individuals (Ashour 2002, p. 122).

Fund parties: that the qard hassan fund consists of four parties:

The financier: This is the Islamic bank. And management: which is the charitable association. The sponsor: the charity and zakat fund.

Supervision: it is from the Central Bank if the resources are allocated as a percentage of the legal reserve, and there is no objection to the bank exercising the control process as well.

In Dr. Mansour's proposal, the management would be independent within the bank, its representatives from the bank's shareholders, a representative from the Ministry of Social Development, a representative of the Ministry of Endowments, and a representative of major depositors in the bank. A large part of her work goes into this and we also reduced the cost for the bank to follow up on these accounts (judges online: <http://kamalhatab.info/blog/?p=26>).

Fund resources: that the fund should have a main account in the Islamic bank that is divided into three sub-accounts in order to activate the control process, and the resources of each account are recorded as follows:

1-The first account: It is the account designated for disbursement and the resources of this account are the amount granted by the Islamic bank for the association to carry out its activities, which is either as a good loan from the Islamic bank or as an amount deducted from the legal reserve after approval of the Central Bank.

2-The second account: in which the association receives the aid and donations that are allocated to ensure coverage of the risks to which the fund may be exposed, so that the resources of this account are as follows:

-An amount allocated from zakat fund in the Islamic bank.

Donations of philanthropists.

Administrative expenses deducted from the loan amount, provided that they are within the framework of Sharia controls and are free from suspicion of interest.

3-The third account: the amounts recovered from borrowers shall be entered into it, so that it is independent of the other two accounts, in order to organize the process and facilitate control over it.

Resources could be in another way as follows (previous reference):

1_ Current accounts and demand deposits, as they are inexpensive resources for the bank, and they are funds authorized to be used by the bank for its own benefit, while it is guaranteed by it.

2-zakat money. In particular, the share of the debtors can be strengthened and expanded to be a guarantee of insolvency in payment, and in this a wide section that can be activated, scaled and managed, the most prominent risks that direct the revival of financing with good loans.

3-Complements to investment accounts that do not participate in investments and are kept for liquidity purposes.

4-Donations from charitable people. And a percentage of some of the legal fines incurred by those dealing with the bank as a result of breaching the terms of investment contracts.

5-Funds that come to the bank from illegal sources that the bank has no income in, such as its participation in companies whose work is mostly permissible, but deposited with interest and / or delay commissions that are imposed on the procrastinating debtor, as these are not included in the bank's profits but in an excluded profit account.

6-Funds of charitable societies and monetary endowments in particular, and in this section there is capacity, ideas and practical experiences that can be developed and built upon.

How the fund works:

1-The borrower submits a request to the association, and the association studies his case if it is part of the association's activity and makes sure of the validity of his request by requesting the necessary data for that.

2-There is no objection to the association taking the guarantees it deems appropriate according to each case, and we suggest examples of them:

-Collective guarantee and cash flow statement (if its data is accurate and reliable) for owners of trades, professions and micro-enterprises.

-Account guarantee in the bank for employees.

Guarantee of a person who has an account in the Islamic bank for non-employees.

3 -That the disbursement takes place by making a check drawn on Account No. 1.

4-The administrative expenses are deducted from the amount and transferred directly to account No. 2.

5-Payment of zakat fund installments and donations of philanthropists to Account No. 2.

6-Pay - or deduct - the installments of the loaned amounts to Account No. 3.

7-There is no objection to having a permanent modernization of the fund's work mechanism in a way that facilitates the performance of the fund's activity and makes it more effective and efficient, such as conducting studies for the segments of society and focusing on supporting craftsmen, low-income professions and micro-enterprises.

4-Advantages of the proposal:

1-Enhancing the developmental role of charities.

2-Enhancing public and philanthropic confidence in charitable societies in a way that achieves the objectives of Islamic law

3-Show the real function of the Islamic bank that it is not a charitable institution, even if the social aspect has a great dimension in its job.

4-Reducing the risks that the Islamic bank may be exposed to.

5-Requirements for the future proposal (if possible):

There should be a law issued by the legislative body that includes the following:

Organizing the mechanism of the fund's work by allocating a percentage of the statutory reserve for the purposes of the association's conduct of its activities, without prejudice to the function of the legal reserve as a tool of monetary policy.

-To be comprehensive also to protect the fund by showing protection for the fund's money by imposing deterrent and decisive penalties against those who are tempted to harm the fund.

That the law be comprehensive to oblige the government to provide support to this fund as well as to support other development funds.

-That the law regulates the relationship between the association and other relevant bodies in a way that ensures the availability of an efficient database that enables the association to perform its function more efficiently.

6-Beneficiaries: students, patients, disaster owners, and owners of productive projects, especially those in need and people with disabilities, and the target groups can be expanded until we remove the banks from the umbrella of social care homes, so that the financing is from the fund's funds for craftsmen's projects, ie productive projects whose profits revolve on this fund's capital in addition to other purposes Marriage, treatment, and education (Irsheed, 2001, p. 327.). And it is similar to the cash endowment.

7-Guarantees: That the fund's money is guaranteed by government agencies, whether from the litigation side and legal procedures, that the treatment of the princely money transaction has speed of collection and seizure (Judges, previous reference)

The burden of financing risks with good loans can be mitigated through guarantees based on zakat, particularly the lender's shares and endowments.

We do not forget that the most important link in any development is raising public awareness on both sides of the financing process, from depositors and financial institutions, through regular bulletins and announcements, as well as paying employees to training workshops and specialized conferences and sponsoring some of these forums in a way that contributes to strengthening the other side of the nature of Islamic transactions and removes doubts about the viability of this. The placement is administrative and financial, because this task will be in cooperation with a charitable association or ZAKAH committee

Dr. Sami proposes to activate qard hassan that charitable societies, organizations and funds are the borrower from the owners of the money, and they are the ones that guarantee payment, provided that these associations invest the money and then give out its proceeds or lend it to the needy after deducting the costs. This achieves for the money owners the reassurance of guaranteeing repayment due to the diversity of the resources of these institutions and the breadth of their financial base, and at the same time the owners of the money enrich the follow-up costs for each individual borrower, and it also provides a resource for the needy and those wishing to borrow without falling into usury or circumventing it.

It is also possible for relevant government agencies, such as the Ministry of Social Affairs, to provide guarantees to the owners of the money if they lend their money to charities or to the Anti-Poverty Fund, provided that these societies dispose of the loans according to a specific financial policy, including lending criteria, borrowers' financial solvency, reserve ratios, and employment. And so on. Islamic banks can also strike a share in that by offering free short-term facilities to charities and the Poverty Fund by guaranteeing these loans. In this way, public and private institutions collaborate to revive this Islamic duty and meet the needs of an important and active group in society, which reduces the size of debt and enhances demand and employment, and thus economic growth and prosperity.

8The Role Of The Islamic Media In Achieving The Takaful

The education of the individual to serve his community and nation and volunteer work through his adherence to the values of good citizenship, assuming responsibility and the desire to contribute to the reconstruction of the land and serving the people and the country through voluntary work, is a very important issue, especially as it aims to organize the values of the human being and the organization of life. The Muslim community and the beautiful Arab customs, in addition to guiding the behavior of individuals and groups, in order to reach a positive contribution to comprehensive development.

That there are many forms of social Takaful based on the implantation of love among people and the principle of altruism in which a person abandons his interests for the common good and zakat, which is the most important Islamic rule for achieving the Takaful.

The role of the media is at the forefront to clarify the facts, without being satisfied with personal initiatives, in order for this to be a continuous collective work. However, the media take two forms in the Takaful: the first is for banquet programs and food distribution in recorded television programs among the poor, and this negatively affects society because of its long-term psychological effects. That principle.

Many seminars emphasized the importance of Takaful in society and the need for the media to take its role in spreading the Takaful social culture among members of society and pressures on the legislative institution to legislate laws urging the Takaful, similar to what is the case in many countries of the world.

Where there was the emergence of the media such as newspapers, magazines, radio and television; The great impact on educating people about social Takaful and developing the volunteer movement in an organized manner

These resulted in things, including: highlighting the importance of the role of voluntary and Takaful social work, spreading social awareness through the media, motivating institutions and righteous people to donate to charitable and Takaful volunteer work, direct participation from the media with charitable donations, and the media innovate new means for social volunteer work, and the means The media contribute to education and training for Takaful volunteer work, deepening the meanings and concepts of social and Takaful volunteer work among people, and the participation of the media in deepening the sense of responsibility and cooperation between members of the community and Takaful.

The functions of the media are many, including their supervisory role, their role in education, awareness and expansion of intellectual horizons, in addition to their role in knowing the way of life of others and developing sympathy by bringing people together, including the role of presenting the leadership of the government administration to the people, with the aim of broadcasting its ideas, beliefs and steps of its work, and among its roles: Raising ambition and aspiration for a better life, and creating an intellectual climate that motivates people to change and develop. So, all of these roles as a whole emphasize the role of the media in what they do in the process of development and social awareness.

Social media is to provide a meaningful media discourse that carries with it high human values stemming from society, its values and principles, through talk shows, dramas, films, investigations and news, as all this media combination must reflect the concerns and culture of civil society, and thus the development change and the required awareness occur. For society and the Takaful, and in the following it constitutes the cognitive construction of the behavior of individuals and society, and pushes it towards more voluntary work, and the real contribution to the development and comprehensive national construction, materially and morally.

9Conclusion

The study revealed the fact that qard hassan is absent from the reality of Islamic finance, which indicates the distancing of Islamic banking from the goals of its origin and its inability to develop practical solutions.

The Islamic finance institutions' contentment with emulating the typical financing methods in traditional banks made them lose sympathy and created a kind of skepticism about the purity of their experience.

Some practical experiences of traditional and Islamic banks have proven the importance of qard hassan and its ability to achieve sustainable development for small and medium finance, and these experiences also demonstrated the possibility of overcoming the obstacles and risks facing qard hassan financing as the problem of non-payment of the loan through the following:

1-That the lending be in a limited range and not to excessive and expand it.

2-The lending policy should be carefully and clearly designed in order to pay for any personal interests or mediation. Benefiting from and developing bank deposits, and utilizing the net income from generating money to achieve public interests, especially in improving the conditions of the poor.

Establishing a special fund for qard hassan, whose funding sources vary from donations and current accounts, activating the share of debtors, and taking advantage of the cash endowment.

Activating the work with qard hassan is possible within and outside Islamic banks, and this does not contradict the goal of achieving profits, except that its presence within the scope of the banks increases its administrative and financial burdens, which can be mitigated through careful planning, raising the efficiency of workers, educating dealers, and establishing special funds for good loans. The sources of their financing vary .

Funding with qard hassan through Islamic banks will contribute to providing part of the investment and production requirements in all areas of society, thus supporting the development process for the peoples of the Islamic world.

Qard hassan aims to achieve Takaful and solidarity among members of society on the one hand, and on the other hand creates positive bonds of cooperation between individuals and Islamic banks. Its profits and exports, thus increasing savings and investment, and achieving the development process

The media and Islamic media in particular play a prominent role in inculcating the values of Takaful, good citizenship and charitable work.

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