

Unemployment and Social Transformations in the Light of Islamic Finance: A Sociological Approach to Activating the Values of Work and Solidarity for Achieving Justice and Development

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Abstract:

Contemporary social and economic thought is witnessing a qualitative shift in analysing the phenomenon of unemployment. It is no longer measured by purely economic criteria but is increasingly studied as a sociological and cultural phenomenon that affects the very structure of society, its values, and patterns of interaction. The rapid social transformations in Arab societies — including Algerian society — reveal the profound reciprocal influence between unemployment and the changing system of values related to work, self-reliance, solidarity, and social justice. From this reality, the present study seeks to offer a sociological and analytical reading of unemployment in light of the principles of Islamic finance, viewed as an integrated ethical and developmental system that aims to achieve justice and social balance through its instruments and mechanisms such as zakat, waqf, partnership-based financing, and ethical investment models. Islamic financial thought goes beyond the boundaries of mere financing; it aspires to build a productive and cohesive society in which the values of work and solidarity are activated as fundamental pillars for achieving sustainable development.

Keywords: Unemployment; Social Transformations; Islamic Finance; Values of Work; Solidarity.

1 - Introduction:

Unemployment is one of the most important social and economic issues facing contemporary societies, due to its negative effects on family stability through destruction and society disintegration, which weakens confidence in the economic system. As unemployment rates increased and class differences widened, the need arose to review existing economic structures and search for fairer alternatives in distributing wealth and reducing unemployment.

In this context, Islamic finance imposes itself as an integrated system that combines the value dimension and the material dimension, and seeks to direct economic activity in a way that serves individual and social interests. It aims to achieve important dimensions, the most important of which is social solidarity, linking work and money within a framework of distributive justice that preserves the dignity of both the individual and society.

The sociological approach allows for a more accurate understanding of the relationship between unemployment and social transformations, by analyzing the impact of Islamic

financial values such as production, zakat, and endowment, in rebuilding the network of social relations and activating the values of work and shared responsibility. Here, the importance of the research becomes clear in the extent to which Islamic finance can contribute to addressing the phenomenon of unemployment, by embodying the objectives represented in: justice, activating work values, and establishing the spirit of social solidarity.

The research objectives that the research seeks to achieve are: to uncover Islamic financial mechanisms aimed at reducing unemployment.

The main problem revolves around the following question: To what extent can Islamic finance contribute to addressing the phenomenon of unemployment from a sociological perspective that activates the values of work and solidarity and achieves justice and social development? A number of sub-questions branch out from this problem, the most prominent of which are:

How do Islamic financial mechanisms contribute to activating the values of work, production and social solidarity? Then, to what extent are these mechanisms capable of achieving social justice and sustainable development in light of current economic transformations?

To answer these questions, the research adopted the following plan:

1. introduction
2. The sociological framework of unemployment and its transformations in Algerian society.
3. The objectives of Islamic finance in achieving justice and activating the values of work and solidarity.
4. Islamic financial mechanisms and their role in reducing unemployment and promoting social development.
5. Towards an integrative sociological vision of justice and development in light of Islamic finance.
6. Conclusion

As for the research method: it relied on: the descriptive and analytical method: with the aim of collecting scientific material and evaluating it, while adopting deduction mechanisms: with the aim of drawing inspiration from the foundations that are consistent with Islamic financial transactions.

2-The sociological framework of unemployment and its transformations in Algerian society :

Unemployment is one of the most prevalent problems in societies. This is due to, most notably, weak economic growth, which has led to a decline in employment rates. This has had negative effects on society, such as increased poverty, marginalization, and the emergence of deviant practices. This has become one of the most important challenges threatening the Algerian state, especially in light of the growing protest movements demanding improved social conditions. (Muhammad, (2020-2021 AD), p. 257) Before reaching the desired result, it was necessary to study the concepts of study, since judging something is a branch of imagining it. (Muhammad R., (2020 AD)((

This research includes main terms that are defined sublinguistically, due to their abundance, and to avoid prolonging the conceptual presentation:

2.1.The concept of unemployment :

At first glance, unemployment seems clear and there is no need to define it. The public's mind immediately turns to the fact that an unemployed person is anyone who does not hold a job position. This consideration is correct on the one hand, but it is not sufficient and does not provide a complete understanding of unemployment, which necessitates examining its meaning. The term unemployment is considered one of the terms for which scholars have diversified definitions, due to the difference in viewpoints and the multiplicity of intellectual starting points (Souad, (2016) pp. 16-54). However, it is possible to suffice with a comprehensive and comprehensive definition, taking into account its participation in the intended goal of its study. It is said in its definition: the state in which there are individuals qualified for work and willing to work according to the prevailing wage However, they are unable to actually obtain it within a specific period of time and in a specific society, due to the economic conditions prevailing in the labor market. (Al-Aib, (2010) p. 45(

2.2.Social transformations:

Social transformations: Transformation is no different from change; Therefore, most studies defining transformations dealt with them as changes, and social transformations are: that change that occurs in the social system, whether in its construction or composition, during a specific period of time. This transformation may occur in the structure of society, in relationships between individuals and groups, in social roles, or in values and customs. (Al-Oqla, (1989) p. 140)

2.3. Islamic finance:

Islamic finance: Islamic finance refers to the banking system used by people to meet their needs. Its provisions are based on Islamic law, far removed from Western banking systems, which impose interest on granted sums of money. (Bakkar, Everything You Want to Know About Studying Islamic Finance)

2.4. Work values:

Work values have consistent concepts that interact with what is around them; for this reason, the concepts of work values have changed and multiplied, and have revolved around two trends (Muhammad H., (2006 AD) p. 32): As for the first trend, it looked at work values from the perspective of the work institution, meaning: that the institution is the one that enacts values that workers follow and adhere to? As for the second trend: it looked at work values from the perspective of the human self, meaning: the human self carries values that guide his professional behavior and adapt the job he performs.(Al-Rahim, (2014), Vol. 2, p. 307)

In conclusion to the definition of work values, we conclude that it is possible to combine the two trends; since combining is more appropriate than weighing, then weighing leads to neglecting another trend and practice, and as long as combining them is possible, it is more appropriate and certain. So it is said: Work values are a set of standards and principles that stem from the human self, and are agreed upon in the social field, and these values are mostly decided by the owners of the work institution Which helps the worker accept it as the basis for professional behavior, whether it is desirable or desired, and these values contribute to satisfying his needs and achieving them.

2.5. Social solidarity:

Solidarity means that the individuals who make up society are partners in maintaining

the common interests that are mostly intended to be achieved, while seeking to ward off corruption and material and moral harm. This requires that every individual feel that he is receiving a degree of importance and care, especially those who do not have the ability to meet their material and moral needs. It also includes all the basic rights of individuals within society in order to achieve cohesion and preserve the five universals that are intended in building human life, including religion, soul, mind, money, and honor. (Fathi, (1404 AH/1984 AD) p. 224)

2.6. Social justice:

Specialists differed in defining the concept of justice, each according to his inclinations, academic approach, and culture. Some interpreted it according to the status of people in the social structure according to their abilities, some viewed it as the interest of the strongest, some saw it as lying in achieving equality between individuals in the case of their similarity, and dissimilarity between them in the case of their difference, and some saw that human civilization can only be achieved in the shadow of social justice, as some philosophers believed that it is: The principle of the ideal, the natural, or the positive determines the meaning of a right and requires its respect and application. If justice is related to something that conforms to the right, it indicates equality and integrity. If it is related to the doer, it indicates one of the original virtues, which are wisdom, courage, and chastity. (Sulaiba, (2008) p. 58)

As for justice in Islamic law, it is a synonym for justice, and God linked it with the word benevolence, saying: }Allah commands justice, grace {[An-Nahl: 90] Ibn Ashour said: ((And justice: giving the right to its owner. It is the comprehensive principle of rights that go back to the necessary and essential of personal rights and transaction rights. Justice here is a general and comprehensive word. In general, it is appropriate to the conditions of Muslims when they were in Mecca, so it refers to what was established among people in the principles of laws and to what the law established in terms of clarification in hidden places, so the rights of Muslims over each other in terms of brotherhood and advice have become justice by establishing Islamic law)).(Ashour, (1984 AD), vol. 14/p. 255)

2.7. Sustainable development:

Although sustainable development may seem obvious at first glance, it has been defined in several ways, causing a high degree of ambiguity, with some contemporaries providing more than eighty different definitions. However, through the criteria - the criterion of time, the criterion of the level of the place, the criterion of fields, the criterion of need - on which it is based, a definition can be deduced (Muhammad A., (2009 AD)), because sustainable development is: that activity that leads to the advancement of society and the improvement of the status of individuals, while taking care of the available natural resources to exploit them rationally, far from harming the environment, and interest in them may be of a local nature Or it extends to the international dimension, according to its application and objectives (Ammar, (2008), p. 4).

3- The objectives of Islamic finance in achieving justice and activating the values of work and solidarity:

Objectives are of great importance, especially in this era that is witnessing a boom in financial transactions, which requires a careful pause by scholars and specialists to issue fatwas

and conclusions. The decisions of the councils and the recommendations of the seminars specialized in Islamic economics are not hidden from researchers, as they are full of the implementation of objectives and a hint of the necessity of resorting to them from beginning to end (Qutb, p. 9). Al-Izz bin Abd al-Salam said about the importance of activating the objectives in legislating rulings and determining fatwas on new issues: ((Know that God Almighty has legislated in every action what achieves His objectives and provides for His interests. He has legislated in the chapter of what achieves His general and specific interests. If the interest encompasses all actions, that interest is legislated in every action. If it is specific to some actions, it is legislated in what it is specific to and not what it is not specific to. Rather, it may be required in some chapters that would be invalid in others due to the interest of the two chapters)). (Al-Salam, (1414-1991 AD), Vol. 2, p. 143.)

It is clear from the words of Al-Izz bin Abdul Salam that the implementation of objectives in financial transactions represents an important role in achieving their legitimacy; as it gives them an Islamic character that instills confidence in the believing soul and it accepts it. Also, one of the complete strength of objectives in financial transactions is achieving social justice, and activating the values of work and solidarity among the members of one society, which establishes social unity, so that society becomes like one body; some rejoice in the joy of others, and suffer in their pain. In confirmation of the saying of the Prophet, may God bless him and grant him peace: «You see the believers in their mercy, mutual love, and sympathy like a body: when one part complains, the rest of its body responds with wakefulness and fever» (Al-Bukhari, (1400 AH) No. 6011, (Muslim, (1430 AH/2009 AD) No. 2586).

The following highlights the importance of implementing the objectives of Islamic finance in achieving justice and activating the values of work and solidarity within society. This is because it represents the value framework that regulates financial transactions in light of the principles of Islamic Sharia, achieving a balance between the individual and society.

The hadith begins by explaining the purpose of justice, due to its importance, as it is considered the foundation upon which Islamic financial transactions are based, by investigating two directions that do not accept division and distinction, and one of them is no less important than the other, which are: how to collect and ways of spending. The first is where he acquired it from, and the second is in what he spent.

This is the confirmation of the saying of the Prophet, may God bless him and grant him peace: «The feet of the son of Adam will not depart from his Lord on the Day of Resurrection until he is asked about five: About his life, what he spent it on, about his youth, what he wore out, and about where he earned his money and what he spent it on» (Al-Tirmidhi, (1395 AH/1975 AD) No.: 2583)

Some contemporary scholars have added an important door that contributes to achieving social justice, which is represented by investment in the afterlife, by activating voluntary work such as a good loan without interest, or harnessing part of his money to care for public interests such as orphanages and the elderly, or private interests such as spending it on the eight types of zakat, or spending it on public facilities such as building mosques and public schools, or private interests such as supporting private hospitals (Al-Salam, (2012 AD), p. 30)

Likewise, one of the considerations related to these two trends is avoiding falling into injustice, since injustice is the root of every calamity that befalls the individual and society in

this world and the hereafter. What is meant by injustice here is avoiding causing harm, whether to oneself or to others. The Prophet of God, may God bless him and grant him peace, explained this consideration in the best way by saying: «There is no harm or damage» (Majah, (1418 AH/1998 AD) No.: 2340).

If the spender spends more than he needs, he has fallen into extravagance, and if he holds on unfairly, he has fallen into reprehensible poverty, and God has forbidden a person to fall into both cases, while He has commanded the middle case, saying: }They are' those who spend neither wastefully nor stingily, but moderately in between. {[Al-Furqan: 67]. Ibn Kathir said: ((That is, they are not wasteful in their spending, so they spend more than they need, nor are they stingy with their families, so they fall short in their rights and are not sufficient for them. Rather, they are just and free, and the best of matters is the middle one, neither this nor that. {And there will be standing between that} as God Almighty said: } Do not be so tight-fisted, for you will be blameworthy; nor so open-handed, for you will end up in poverty. {[Al-Isra': 29]. (Kathir, (1419 AH - 1998 AD) Vol. 6/p. 112)

Among the most prominent signs of achieving justice in Islamic finance are: the pursuit of truthfulness and clarity, which are incompatible with lying and concealment. These two signs are characterized by the manifestation of the financial transaction from the beginning of its conclusion to the completion of its conclusion, such as the clarity of the commodity, the clarification of compensation, the determination of the term, the avoidance of tricks that lead to what is forbidden, and the arrangement of rights and effects. In this regard, the Messenger of God, may God bless him and grant him peace, said: "Both parties in a business transaction have a right to annul it so long as they have not separated ; and if they tell the truth and make everything clear they will be blessed in their transaction, but if they conceal anything and lie the blessing on their transaction will be blotted out." (Bukhari, (1400 AH) No. 2079, (Muslim, (1430 AH/2009 AD) No. 1532)

The Messenger of God, may God bless him and grant him peace, said, explaining the legitimate aspects that are considered a place for spending on oneself: «Eat and drink, give charity and wear clothes, as long as that does not involve any extravagance or vanity.» (Majah, (1418 AH/1998 AD) No.: 3605). In this hadith, the Prophet, may God bless him and grant him peace, combined two goals of great importance that Every human being intends to use it, one of which is: self-benefiting, represented by food, drink, and clothing The second, which is of non-benefit to others, is charity. In light of all this, one should avoid extravagance and imagination.

Providing job opportunities for all those who are qualified and competent, on the basis of fairness and the rejection of favoritism and nepotism, is considered one of the most important ways to consolidate the principle of justice and achieve equal opportunities within society. Before that, the worker receives training that is compatible with the work he is applying for, in order to raise his efficiency and enable him to make good use of the new means in the field of work, especially in the present era where work technologies are developing and digitization has been widely adopted (Ahmed <https://al-furqan.com/ar/>)

All of this can be summed up in three foundations: making money a foundation for the human self, far from extravagance and poverty, and achieving economic and social growth; the circulation of money between the rich and the poor, so that it does not remain confined to the

rich only; its rhythm of use in a way that achieves justice; and protecting the self from falling into injustice. (Saleh)

The second objective that should be taken into account when concluding financial transactions is business values, and business values, as mentioned before, mean:

A set of standards and principles that stem from the human self and are agreed upon in the social field. The individual is a social being whom God has honored with the mind with which He distinguishes the beneficial from the harmful, and the healthy from the corrupt. God Almighty said: ﴿We have dignified the children of Adam, carried them on land and sea, granted them good and lawful provisions, and privileged them far above many of Our creatures.﴾ [Al-Isra: 70]. Al-Qurtubi said: ((The correct and reliable view is that the preference was based on reason, which is the basis of the obligation. Through him, he knows God, understands His words, leads to His bliss, and believes in His messengers)) (Al-Qurtubi, (1427 AH/2006 AD), vol. 10/p. 294)

A person is required to represent the values of work and to remember them in his behavior, the most prominent of which is: worshipping God Almighty. Worshipping God requires embodying correct trust, not imaginary trust, which may confuse a group of people so that they think that by staying in the mosque they are trusting. It was narrated that Omar bin Al-Khattab, may God be pleased with him, met some people from Yemen in the mosque after Friday prayers and asked them: He said: Who are you? They said: We are the ones who trust. He said: Rather, you are the ones who trust. The one who trusts is the one who casts his love on the earth and trusts in God Almighty. (Issa, (1423 AH - 2002 AD) Vol. 2/p. 1015). Al-Shatibi said, explaining that the reality of worship does not lie in aversion to the world and its pleasures from what God has legislated, but rather it lies in turning to obtaining work from its legitimate ways: ((And when he condemned the world and its pleasures, they were a group of the Companions, may God be pleased with them, who were afflicted and abandoned women and pleasure and the world, and devoted themselves to worship, and the Messenger of God, may God bless him and grant him peace, responded to that to them: «Whoever turns away from my Sunnah is not from me» (Bukhari, (1400 AH) No.: 1102, Muslim, (1430 AH/2009 AD) 1401). He prayed for people to have a lot of money and children after God revealed: ﴿Your wealth and children are only a test, but Allah 'alone' has a great reward.﴾ [Al-Taghabun: 15], and money and children are the world, and he approved of the Companions to collect the world and enjoy what is permissible from it, and he did not renounce them nor ordered them to leave it, except when there appeared concern or a denial of his right)) (Al-Shatibi, (1417 AH - 1997 AD) vol. 2/p. 2841015.(.

One of the most prominent things that translates worship of God is giving blessings to Him, since He is the One who bestowed them upon the servant. How beautiful are the words of the Bedouin when he was asked: Whose sheep are these, O Bedouin? He said: They belong to God in my opinion (Al-Qaradawi, p. 13). The value of worship appears here through the use of money to strengthen the connection with God, by populating the earth in obedience, and avoiding disobedience, and the chapters on disobedience towards money are many, but they go back to two origins: what is forbidden out of consideration for the right of God, and what is forbidden out of consideration for the right of man. (Rashd, (1408 AH/1988 AD) p. 63)

Another sign of the embodiment of work values is: filling individual needs, which - if

contemplated - leads to the development of collective benefit; because people's need for each other requires that every person be productive in a certain field, and this individual production achieves general production, so everyone benefits from it through exchange. Ibn Ashur said: ((Most of the rules of financial legislation are related to preserving individuals' money and are inclined to preserve the nation's money; because the benefit of private money goes back to the public benefit of the nation's wealth, so the benefits of money traded in the hands of individuals go back to its owners and to the entire nation; because the benefits extracted are not limited to those who benefit from its circulation)). (Ibn Ashour, (1984 AD) p. 13)

If this aspect is taken into consideration, self-sufficiency is inevitably achieved, including not humiliating the human self that God has honored by giving the hand of questioning; because the reality of questioning is humiliation and smallness, and this is what the individual resorts to showing his abilities that may reveal creativity hidden in his personality, while he himself is not aware of the extent of his abilities. Abdullah bin Masoud said: «I hate a man who is empty; neither in the work of this world, nor in the hereafter» (Shaiba, (1409 AH - 1989 AD) No.: 34562), (Ibn Al-Mubarak,) No.: 741)).

The third objective that should be taken care to activate is social solidarity. This objective has been noted by the wise Lawgiver as important, whether in the Holy Qur'an or the Sunnah of the trustworthy advisor, may God bless him and grant him peace. From the Holy Qur'an, God Almighty has explained the types to whom zakat is paid that achieve social solidarity, by saying: {Alms-tax is only for the poor and the needy, for those employed to administer it, for those whose hearts are attracted 'to the faith', for 'freeing' slaves, for those in debt, for Allah's cause, and for 'needy' travellers. 'This is' an obligation from Allah. And Allah is All-Knowing, All-Wise.. } [At-Tawbah: 60]. The Wise Lawgiver has defined these categories to emphasize the importance of achieving social solidarity, and this is evident through the precise definition and expansion of the circle of those who deserve it, unlike if it were limited to one category, when solidarity is not achieved in the most appropriate manner Zakat also contributes to strengthening human relations and establishing the principle of cooperation among members of society, which leads to achieving a very important advantage, which is that individuals feel their importance in building society.

As for the Sunnah of the Messenger of God, may God bless him and grant him peace, he said: «The Muslim is the brother of the Muslim, he doesn't oppress him and doesn't put him into ruin, and whoever is concerned for the needs of his brother, Allah is concerned for his needs, and whoever relieves a Muslim of a burden, Allah will relieve him of a burden from the burdens of the Day of Judgement and whoever covers (the faults of) a Muslim, Allah will cover (his faults) on the Day of Judgement.» (Bukhari, (1400 AH) No. 2442, (Muslim, (1430 AH/2009 AD), No. 2580).

The Messenger of God, may God bless him and grant him peace, explained that the one who seeks to fulfill the need of others, God will take care of fulfilling his need, and any goal that a Muslim intends is greater than God's guarantee for him, and even more than this, by being equal to people of distress and adversity, a person guarantees for himself the relief of a distress that he needs at the time when deeds are presented in front of witnesses, So what if a person is a good reason for others to get their food.

Referring back to Islamic history, you see solidarity in its most splendid form, when there

was brotherhood between the Ansar and the Muhajireen, as the Ansar embraced the Muhajireen, shared their livelihoods with them, and participated with them in their trade. Solidarity in Islam was not just a claim, but the Muslims translated it in the best way in the field. Abu Hurairah, told that the Ansar asked the Prophet (pbuh) to divide the palm-trees between them and their brethren, but he replied, “No; save us the trouble of maintenance and we shall share the fruit with you.” They said, “We hear and we obey.»Al-Shatibi, (1417 AH - 1997 AD), Vol. 2, pp. 20-23) Ibn Hajar said: ((... When the Ansar understood this, they combined the two interests: complying with what he had ordered them to do, and hastening to console their brothers Al Muhajirine, so they asked them to help them in the work and share the fruits with them)) (Hajar, (1426 AH/2005 AD), vol. 5/p. 9).Likewise, what embodies solidarity is the security of wealth; as preserving wealth is considered one of the five generalities taken into consideration in determining legal rulings, whether in terms of existence or nonexistence, as Al-Shatibi (Al-Bukhari, (1400 AH) No. 2325) expresses, from the aspect of existence by obtaining and multiplying it, and from the aspect of nonexistence, preserving it from loss and waste, and it is not hidden that achieving the security of wealth is an innate matter in man, which he seeks to achieve and establish For this reason, one of the secrets of the Qur'an's beauty and eloquence is that it combines food and security, as God Almighty says: ﴿let them worship the Lord of this ‘Sacred’ House, Who has fed them against hunger and made them secure against fear. {[Quraysh: 3-4]. If money is preserved, social solidarity will be protected. In Al-Qurm, between feeding and achieving safety, Al-Baghawi cites a hadith about Ibn Abbas, may God be pleased with them both, in which he says: ((They were in distress and famine until Hashim gathered them on the two journeys, and they divided their profit between the poor and the rich until their poor were like their rich)) (Al-Baghawi, (1417 AH - 1997 AD), vol. 8/p. 548)

4- Islamic financial mechanisms and their role in reducing unemployment and promoting social development:

Unemployment is considered one of the most prominent economic and social challenges facing the present era, due to its negative effects that affect the stability of society. Contemporary scientific experiments have shown the failure of positive financial systems to achieve social development and reduce class differences, which has necessitated the search for more equitable alternatives in creating job opportunities.

In this context, financial mechanisms derived from the principles of Islamic Sharia emerge as an integrated system that seeks to direct money toward achieving justice, work values, and social solidarity. These mechanisms are based on solid foundations, making them an effective tool in combating unemployment by creating and financing productive projects, and encouraging the spirit of initiative and work. The following makes clear the meaning on which this article is based:

The mechanisms can be divided into two parts: the first part: compensation contracts, and the second part: donation contracts, based on the fact that financial contracts do not go beyond this binary division (Muhammad A., (1432 AH), Vol. 1, p. 57). Each part will be dealt with separately in a systematic manner:

4.1. Compensation contracts:

Compensation contracts are those in which ownership is made by Awad (Ibn Ashour, (1984 AD), vol. 2/p. 438). A number of mechanisms fall under them, through the activation of which unemployment can be reduced, if not eliminated:

Mudaraba contract: It is a contract between two or more parties based on a subscription to money and work. One partner provides the money, and the other performs the work, with the intention of investing the money, provided that the profit (the gain) and the loss (the fine) are shared, with the gain being stable for them, no matter how small or large (Ashour, (1984 AD), Vol. 2, p. 447)

Speculation is considered a means aimed at creating job opportunities, especially for the unemployed. It was narrated on the authority of Omar bin Al-Khattab, Aisha, bin Masoud, and bin Omar that they used to say that they traded in the money of orphans that zakat would not consume, and they used to speculate in the money of orphans (Ibn Abdul-Barr, (1414 AH/1993 AD), Vol. 7, p. 4

The same applies to participatory speculation, but the difference between them lies in the source of capital or physical effort (Al-Zuhaili, vol. 4/p. 3098). Ibn Ashour said: ((Among the purposes of dependent participation:.. Employing the largest possible number of workers with physical strength, skill, and experience leads to increased spending, increased profits, and the provision of goods in the markets at affordable prices for students and consumers. Employing the unemployed, developing the wealth of owners, and providing general benefits to members and various segments of society. A manifestation of cooperation in righteousness and piety that strengthens the bonds of brotherhood, solidarity and integration between all classes and elements of society)) (Ashur, (1984 AD), vol. 2/p. 448).

Exploitation of natural resources: Natural resources are considered a safety valve for every country that takes care of the needs of members of society and is keen to create job opportunities for the unemployed. This is a wonderful directive from the Messenger of God, may God bless him and grant him peace, to the nation, as he said: «Whoever has land, let him cultivate it, or let his brother give it to him. If he refuses, let him seize his land.» (Bukhari, (1400 AH) No. 2341, (Muslim, (1430 AH/2009 AD) No. 1536). The Messenger of God, may God bless him and grant him peace, explained the importance of paying attention to natural resources, given their importance. By paying attention to them, unemployment decreases, incomes diversify, and exports increase.

Prohibition of monopoly: Islamic law forbids monopoly because it is based on self-exploitation. The Messenger of God, may God bless him and grant him peace, said: "No one monopolizes except a sinner." (Muslim, (1430 AH/2009 AD) No. 1605) If the rational person contemplates the wisdom of prohibiting monopoly, he will find it a reason for creating differences between the segment of society, and from it class disparity is achieved, while contributing to the creation of unemployment.

4.2. Donation contracts:

What is meant by donation contracts is what is owned without compensation, and the basis for dealing with them is: consolation (Borno, (1416 AH/1996 AD) p. 376), and they represent a major role in reducing unemployment, through their chapters, the most important of which are the following:

Zakat: Zakat is considered an effective means of reducing unemployment, especially if it is directed rationally, by investing it in profitable projects, even if they have low income. However, that little, if managed well, can be of expanded benefit, and this is what the reality in Algerian society attests to (Amawis 69).

Endowment: Endowment is an effective tool in contributing to reducing unemployment, given that it is used to establish charitable projects that reach the largest segment of society, meeting their needs, achieving their goals, and aiming to achieve sustainable social development, the benefit of which continues from one generation to the next. In this regard, Ibn Omar, may God be pleased with them both, narrates: «Omar bin Al-Khattab came to a land in Khaybar, and he came to the Prophet, may God bless him and grant him peace, to ask him for protection there, so he said: OMessenger of Allah, I have acquired land in Khaibar which I consider to be more valuable than any I have ever | acquired, so what do you command me to do with it?» He replied, “If you wish you may make the property an inalienable possession and give { its produce as sadaqa ” So ‘Umar gave it as sadaqa declaring that the property must not be sold, given away, or inherited, and he gave its produce as sadaqa to be devoted to the poor, relatives, the emancipation j of slaves, Allah’s path, travellers and guests, no sin being committed by the one who administers it if he eats something from it in a reasonable b manner or gives something to someone else to eat*, provided he is not storing up goods»Bukhari, (1400 AH) No. 2737, (Muslim, (1430 AH/2009 AD) No. 1632)

Inheritance: Inheritance represents one of the most important elements that contribute to the concerns of many segments of society, such that if it were distributed according to the Islamic Sharia, many members of society would become rich, especially young people with strength and activity, by investing it in small projects, and if it does not fulfill it, then in simple projects it is possible By achieving self-richness, and in this the Messenger of God, may God bless him and grant him peace, says: «It is better for one of you to take his rope, bring a load of firewood on his back and sell it, Allah thereby preserving his self-respect, than that he should beg from people whether they give him anything or refuse him. »Al-Bukhari, (1400 AH) No.:1471

These contracts and others that were not mentioned do not mean that Islam permitted invalidation and reliance on what people give out of their donations, but rather called on them to work hard and with dedication, and this is the confirmation of the previous hadith.

5. Towards an integrative sociological vision of justice and development in light of Islamic finance:

Justice and development are among the most prominent issues preoccupying people in the contemporary time; Due to the social dimensions associated with it that affect the stability and security of societies. Contemporary development models based on a purely materialistic vision have proven their failure to achieve social justice, due to their focus on the economy, far removed from moral values. This has widened class differences and weakened the spirit of solidarity among members of society. In this field, finance emerges as an integrated system based on the principles of Islamic and social law, as it seeks to achieve justice and development. Hence, the role of highlighting Islamic finance as an effective means aimed at achieving justice and sustainable development. According to the following, the goal is decided:

When you consider people's lives in relation to the consumption of money, you find that it is based on three basic principles: permitting good things and denying those who forbid them unjustly. Moderation in spending and rationalization of consumption, by prohibiting extravagance and waste. Prohibiting luxury and confronting the phenomenon of the affluent because of the social and economic corruption it causes (Al-Bukhari, (1400 AH) No.: 1471) Each of these foundations is based on legal evidence and sociological facts. In the texts of the Sharia, you find the Almighty's saying: }Ask, 'O Prophet,' "Who has forbidden the adornments and lawful provisions Allah has brought forth for His servants?" Say, "They are for the enjoyment of the believers in this worldly life, but they will be exclusively theirs on the Day of Judgment.¹ This is how We make Our revelations clear for people of knowledge." {[Al-A'raf: 32] This verse is a text about the adornment of good things in terms of food, drink, and clothing, and He added more detail in terms of moderation in consuming them Far from exaggeration or injustice, he said: } 'They are' those who spend neither wastefully nor stingily, but moderately in between. {[Al-Furqan: 67]

Then the Qur'anic text rose to confirm the taking of people of luxury; The head of the affliction is exaggeration in eating something, which is called luxury, and therefore God likened the life of this world to a plant that reaches the peak of its growth, then leads to decline, and that is in the words of God Almighty: }Know that this worldly life is no more than play, amusement, luxury, mutual boasting, and competition in wealth and children. This is like rain that causes plants to grow, to the delight of the planters. But later the plants dry up and you see them wither, then they are reduced to chaff. And in the Hereafter there will be either severe punishment or forgiveness and pleasure of Allah, whereas the life of this world is no more than the delusion of enjoyment. {[Al-Hadid: 20] If this integrated balance in the use of money is achieved, goodness will spread and include broad segments of society, and thus job opportunities will be provided.

In return, God Almighty commands what achieves social solidarity and contributes to creating job opportunities. This is taken from His saying, directly after the aforementioned verse: }'So' compete with one another for forgiveness from your Lord and a Paradise as vast as the heavens and the earth, prepared for those who believe in Allah and His messengers. This is the favour of Allah. He grants it to whoever He wills. And Allah is the Lord of infinite bounty. {[Al-Hadid: 21] The competition to attain Allah's pleasure and enter Paradise, from which there is no greater bliss, is achieved through faith in Allah and His Messenger, may Allah bless him and grant him peace. Faith is not achieved by the mere tongue, but by the achievement of what the tongue utters with the agent. The Messenger of Allah, may Allah bless him and grant him peace, said: «"None of you believes until he loves for his brother what he loves for himself.» (Bukhari, (1400 AH) No. 13, Muslim, (1430 AH/2009 AD) No. 45).The believer who senses the truth of faith is keen to convey goodness to others without favoritism, because the truth of brotherhood is achieved through faith. Therefore, God described the people of faith accurately by saying: } The believers, both men and women, are guardians of one another. {[At-Tawbah: 71]. Al-Alusi said: ((Some of them are allies of one another, in contrast to what God Almighty said in the above: Some of them are from one another, and the style was changed to indicate their support and solidarity, unlike those)) (Al-Alusi, (1415 AH - 1995 AD) Vol. 5/p. 325). God indicated that the reality of solidarity is achieved by obtaining true

faith.

God pointed out that if a person senses the truth of faith, he will be keen to unify the unity of society, strengthen the bond between individuals, and remove everything that might dissipate this essence or expose it to waste. There is a golden rule that replaces it: Without society, the individual would not be able to achieve gains for himself, since his existence and permanence depend on the structure of society that enables him to achieve his goals (Al-Qaradawi, p. 86).

From a sociological perspective as well, thinkers addressed the causes of unemployment and saw that it is due to four main factors: Economic, demographic, political, and social. The most important reasons that fall under the economic axis are: modest performance and the decline of the economic machine (Al-Hajj, (2022 AD), p. 70)

As for the demographic factor, the most prominent reasons that fall under it are: developing population growth, as it contributes to creating pressures related to the search for work, which leads to a high and worsening level of unemployment ((Muhammad, (2020-2021 AD), p. 59).

Regarding the political standard: It refers to the educational policy followed, as there was a lack of compatibility between it and the requirements of the labor market. Free education provided the opportunity for everyone to develop themselves scientifically in order to obtain a job position after graduation. However, the young man who learns, researches and finds ends up in the end either unemployed, or in a position that is not suitable for his academic level and intellectual wealth. (Muhammad B., (2020-2021 AD) p. 63)

As for the social standard: it is due to the change occurring in the social structure due to the decline of good customs and traditions, and the replacement of reprehensible behaviors such as drug addiction, dependence, and others.

Finally, the security criterion can be added as a basic criterion to which the rest of the factors can be attributed, as security is considered a valid reason for achieving balance at all levels and levels. If fear and panic prevail in society, the economic aspect of the state will be shaken, demographic growth will be disturbed, the political entity will be shaken, and the social situation will be disturbed, and reality bears witness to that.

In order to adapt to these standards, effective solutions were sought that would lead to reducing unemployment. The first step was to conduct an evaluation study of the labor policy, as it is considered one of the corrective tools for modifying the labor market and ensuring economic balance and social stability (Eidoudi, (2022 AD), p. 37)

As for Algeria, it tried to adapt to this situation by establishing the Youth Employment Fund in 1989 Committees have been established in various states to empower young people with employment opportunities. After that, work developed by establishing the Youth Vocational Integration Authority in 1990 within the framework of the Ministry of Labor and Social Protection. Establishing cooperatives among youth is considered one of the most important efforts made in this field.

This is in addition to many initiatives and efforts that contributed to alleviating the problem of unemployment and facing its challenges (Souraya, (2012).)

6. Conclusion:

Unemployment is a real problem, but Islamic finance can contribute to addressing it by

embodying the goals of justice, activating work values, and establishing the spirit of social solidarity.

Islamic finance contributes to reducing unemployment and promoting social development by encouraging the use of both types of Islamic contracts: compensation contracts such as *Istisna'* and donation contracts such as *Zakat*.

Islamic finance emerges as an integrated system based on the principles of Islamic law and sociological theories, seeking to achieve justice and social and economic development.

Algeria has tried hard to reduce the phenomenon of unemployment through the strategies followed and codified.

Finally, I recommend the necessity of benefiting from Islamic finance in all areas of life to expand the scope of exploiting its development for the benefit of the state by employing unemployed people, especially technological development due to its characteristics that contribute to providing job opportunities. As well as diligence and work to develop existing job opportunities, by updating methods and creativity in them, in a way that suits the capabilities of the state and society, and from here the importance of coordination between the Islamic objective view and the sociological view becomes clear as an effective mechanism of encouragement and support

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