

Crises' Management between the Divine Grace and Strategic Safeguards

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Abstract : This article is entitled " Crises' Management between the Divine Grace and Strategic Safeguards." It aims basically at considering the Islamic heritage that, though barely mentioned amidst economic schools of thoughts, not only provides moral lessons but also introduces trade laws and moralities for all the times. The purpose is to show that the Islamic civilization was a pioneer in dealing with economic sciences, trade and currency exchanges' notions we ought to review for a more efficient crises' management if any nowadays. The paper is to shed light on the first long-term economic plan in history introduced by Prophet Yusuf PBUH, known also as Joseph in biblical texts. Gifted, Prophet Yusuf PBUH interpreted the king's vision of "seven fat kine (cows) whom seven lean ones devour, and seven green ears of corn and others withered." The narrative account appears in the holy Quran and the Bible as well as religious critical texts. The dream itself was a revelation of a plan; none except Prophet Yusuf PBUH could understand which saved Egypt from the seven years of drought and famine after the seven ones of plenty harvest. The crises' management by Prophet Yusuf PBUH, who was "set over the house-stores of the land" ie: Egypt, was realized via the conservation of the agricultural production quantity and quality and the consumption and the supply rationalization. Today, while facing up economic global crises, we may speak about similar strategies as " food security" and "food safety" means the Food and Agriculture Organization and the World Health Organization carry to eliminate or reduce the worldwide threats emerged in the economic globalization stream. "The twin track approach" of the agricultural sustainable and rural development in modern times is the stockpiling system itself Prophet Yusuf PBH initiated to manage the Egyptian crisis.

Key words: Narrative accounts, Quran, Yusuf, Food safety and security, crises' Management.

تسيير الازمات بين الفضل الالهي واستراتيجيات الحفظ

الملخص: يحاول هذا المقال في البحث في الارث الاسلامي في مجال الاقتصاد في وقت لا تتحدث الكتب الا عن نظريات اقتصادية غربية. الهدف اذا توضيح كيف كانت الحضارة الاسلامية رائدة في علوم الاقتصاد و التبادلات التجارية التي قد تفيد في حل ازمات اقتصادية في عصرنا هذا. يسلط البحث الضوء على النظرية الاقتصادية للنبي يوسف كما ذكر في سورة يوسف بعدما قام النبي عليه السلام بتفسير حلم الملك للسبع بقر السمان والعجاف والتي فتحت له خزائن الارض. ان القصص القرآني يشير الي نظريات اقتصادية اتبعها النبي يوسف لحل الازمة الاقتصادية بمصر وهو دليل على انه كان اول رجل اقتصاد وقد اظهر معالم اقتصادية قيمة بقيت مرجعا اساسيا حتى يومنا هذا.

الكلمات المفتاحية: يوسف - القرض القرآني - القران - تسيير الازمات - الامن الغذائي

Introduction:

The narrative account is a unique Quranic style that narrates the prophets' lives with an aim to send a message to the Muslims, believers, and wise people eager to learn. The story, or as referred to in Arabic 'El Quissa' from the word Quassa ie: narrated, is then an approach used to vehicle past events that are recorded unmistakably in the holy Quran. There should be an emphasis, however, that the Quran is not a "book of History or a biography". The accounts are, rather, a reminder and guidance towards the high morals and the oneness of Allah.⁽¹⁾ Quranic narrative accounts not only reveal historic events about prophets' eras and experiences with their communities but also provide paramount lessons for futuristic implementations for all the times. A thorough understanding of the story of Prophet Yusuf will give a deep insight about how these lessons could be beneficial and useful in our daily modern lives.⁽²⁾ Reading Chapter Yusuf with much scrutiny herald many socio-economic crises that similarly are showing signs in recent epochs. Prophet Yusuf's life was an encountering to difficulties and hardships but his faith to God would prevent him from giving up. From his dungeon, prophet Yusuf was capable of interpreting the king's dream. The king (of Egypt) said: "I do see (in a vision) seven fat kine, whom seven lean ones devour, and seven green ears of corn, and seven (others) withered. O ye chiefs! Expound to me my vision if it be that ye can interpret visions." They said "A confused medley of dreams: and we are not skilled in the interpretation of dreams."⁽³⁾ Such a gift of dream interpretation paved the way for prophet Yusuf to become the most powerful man in Egypt and the first economist in human history.⁽⁴⁾

Yusuf peace be upon him -also referred to in holy texts as Joseph the righteous, and the youth Da'ee to monotheism- was intelligent, wise and knowledgeable. Since he was a child, signs of his good spirit were seen in the blessings God bestowed on him. Soon these proved to be foreshadowing his greatness and prophethood. Yusuf gifts helped him later in managing the social-economic life in Egypt and as a man of faith he made of his religion, the "ideal code of life" to face up difficulties.⁽⁵⁾ This had actually proved that youths are the most significant group that either lead the society to raise or to fell into an 'Abyss'. They are the most weighable working group in the "intellectual, social, political or moral sphere."⁽⁶⁾

The story of Yusuf is revealed to Prophet Mohamed PBU them as the most beautiful of stories 'We do relate unto thee the most beautiful of stories, in that We reveal to thee this (portion of the) Qur'an: before this, thou too was among those who knew it not'.⁽⁷⁾ Yusuf account is a proof that there is much to learn from earlier stories where we can perceive paths to be followed and truth to be realized. "A.L.R. These are the symbols (or Verses) of the perspicuous Book."⁽⁸⁾ These are not only telling about the continuity of conflict between good and evil that is crowned by the 'victory of good and virtue' but also the fact that they contain a 'truthful, honorable and respected goal'.⁽⁹⁾ It reminds people about God's favors on his subjects,

'believe in that which is revealed unto Mohamed and which was revealed before thee, and are certain of the hereafter'.⁽¹⁰⁾ "And He it is Who sends the winds as heralds of glad tidings, going before His mercy, and We send down pure water from the sky, That with it We

may give life to a dead land, and slake the thirst of things We have created, cattle and men in great numbers. "And We have distributed the (water) amongst them, in order that they may ingratitudes. Had it been Our Will, We could have sent a warner to every center of population." ⁽¹¹⁾

The clear reference in those verses to rain, a favor and God's providence which enables the land to spring crops and, hence, to offer his subjects with life. Rain flows in the rivers and provides water for drinking and for agriculture and its falling is different from one place to another from one season and time to another according to God's will. Yet, no difference in rain falling should be from land to land but God takes away the rain from the land of the ingratitude to the real believers' or inhabited lands. God great mercy to his subject is limitless but his punishment is too prodigious. he revealed to Mohamed PBUH about people of loth and Noah ⁽¹²⁾ "...Say He hath power to send calamities on you, from above and below, or to cover you with confusion in party strife, giving you a taste of mutual vengeance - each from the other." See how We explain the signs by various (symbols); that they may understand. ⁽¹³⁾ Indeed, God revealed verses about His blessings to remind people and urge them forwards thankfulness.

"And cattle He has created for you (men): from them ye derive warmth, and numerous benefits, and of their (meat) ye eat. And ye have a sense of pride and beauty in them as ye drive them home in the evening, and as ye lead them forth to pasture in the morning. And they carry your heavy loads to lands that ye could not (otherwise) reach except with souls distressed: for your Lord is indeed Most Kind, Most Merciful, And (He has created) horses, mules, and donkeys, for you to ride and use for show; and He has created (other) things of which ye have no knowledge. And unto Allah leads straight the Way, but there are ways that turn aside: if Allah had willed, He could have guided all of you. It is He who sends down rain from the sky: from it ye drink, and out of it (grows) the vegetation on which ye feed your cattle. With it He produces for you corn, olives, date-palms, grapes and every kind of fruit: verily in this is a sign for those who give thought. He has made subject to you the Night and the Day; the sun and the moon; and the stars are in subjection by His Command: verily in this are Signs for men who are wise. And the things on this earth which He has multiplied in varying colours (and qualities): verily in this is a sign for men who celebrate the praises of Allah (in gratitude). It is He Who has made the sea subject, that ye may eat thereof flesh that is fresh and tender, and that ye may extract there from ornaments to wear; and thou seest the ships therein that plough the waves, that ye may seek (thus) of the bounty of Allah and that ye may be grateful. And He has set up on the earth mountains standing firm, lest it should shake with you; and rivers and roads; that ye may guide yourselves; And marks and sign-posts; and by the stars (men) guide themselves. Is then He Who creates like one that creates not? Will ye not receive admonition? If ye would count up the favors of Allah, never would ye be able to number them: for Allah is Oft-Forgiving, Most Merciful" ⁽¹⁴⁾

Surat Yusuf was revealed by Aam el Huzn ⁽¹⁵⁾, so that God relieves the pain of Mohamed PBUH when he lost his wife and his uncle by the same year. God revealed that his dearest believers; prophets are all to get through atrocious experiments so as to learn to be

patient and keep faith in Allah almighty. Prophet Yusuf AS that was sold as a slave to Azziz Misr⁽¹⁶⁾ was to become one day himself El Azziz , "Thus did We give established power to Joseph in the land, to take possession therein as, when, or where he pleased. We bestow of our Mercy on whom We please, and We suffer not, to be lost, the reward of those who do good."⁽¹⁷⁾ Indeed, the entry of Yusuf in El Azziz home as a child to grow there as a close officer enabled him to learn Economics and Financial sciences so as to manage the king's⁽¹⁸⁾ affairs years later.⁽¹⁹⁾

Yusuf son of Yaqub, son of Ishaak and before him Abraham was his father's favorite son for wisdom he had since he was young. Yusuf told his father about a dream and this is how it was revealed to Mohamed PBUH, "Behold! Joseph said to his father: "O my father! I did see eleven stars and the sun and the moon: I saw them prostrate themselves to me!" prophet Yaqub, prevented him to retell the story to his brothers Said (the father): "My (dear) little son! Relate not thy vision to thy brothers, lest they concoct a plot against thee: for Satan is to man an avowed enemy! Thus will thy Lord choose thee, teach thee the interpretation of stories (and events), and perfect His favor to thee and to the posterity of Jacob - even as He perfected it to thy fathers Abraham and Isaac aforetime! For Allah is full of knowledge and wisdom."⁽²⁰⁾ Not only Yusuf was obedient but also patient in encountering the difficulties after his brothers threw him in a pit and Zuleikha the wife of Al Azziz in the dungeon. Yusuf's character was bestowed with patience, virtue, strong belief in God and preferred to escape Women's seduction and 'El Fitna' not to disobey his creator. Prophet Yusuf AS was also grateful and thankful when granted high positions in Potiphar's house and he was never arrogant or proud but rather much more faithful.⁽²¹⁾

"Verily in Joseph and his brethren are signs (or symbols) for seekers (after Truth). They said "Truly Joseph and his brother are loved more by our father than we: But we are a goodly body! really our father is obviously wandering (in his mind)! Slay ye Joseph or cast him out to some (unknown) land, that so the favour of your father may be given to you alone: (there will be time enough) for you to be righteous after that! Said one of them: "Slay not Joseph, but if ye must do something, throw him down to the bottom of the well: he will be picked up by some caravan of travellers." So they did take him away, and they all agreed to throw him down to the bottom of the well: and We put into his heart (this Message): 'Of a surety thou shalt (one day) tell them the truth of this their affair while they know (thee) not' Then there came a caravan of travellers: they sent their water-carrier (for water), and he let down his bucket (into the well)...He said: "Ah there! Good news! Here is a (fine) young man!" So they concealed him as a treasure! But Allah knoweth well all that they do! The (Brethren) sold him for a miserable price, for a few dirhams counted out: in such low estimation did they hold him! The man in Egypt who bought him, said to his wife: "Make his stay (among us) honourable: may be he will bring us much good, or we shall adopt him as a son." Thus did We establish Joseph in the land, that We might teach him the interpretation of stories (and events). And Allah hath full power and control over His affairs; but most among mankind know it not."⁽²²⁾

“...Now Joseph⁽²³⁾ had been brought down to Egypt and Potiphar an officer of the Pharaoh, the captain of the guard an Egyptian had bought him the lord was with Joseph and he became successful man, and he was in the house of his Egyptian master. His master saw that the lord was with him and that the lord caused all that he did to succeed in his hands...from that time he made him overseer in his house and over all that he had ...the lord blessed the Egyptians' house⁽²⁴⁾ Indeed, “The Lord was with Joseph, so he succeeded in everything he did as he served in the home of his Egyptian master.”⁽²⁵⁾ “Joseph worked hard and Potiphar gave Joseph complete administrative responsibility over everything he owned.”⁽²⁶⁾

“When Joseph attained His full manhood, We gave him power and knowledge: thus do We reward those who do right. But she in whose house he was, sought to seduce him from his (true) self: she fastened the doors, and said: "Now come, thou (dear one)!" He said: "Allah forbid! truly (thy husband) is my lord! he made my sojourn agreeable! truly to no good come those who do wrong!" And (with passion) did she desire him, and he would have desired her, but that he saw the evidence of his Lord: thus (did We order) that We might turn away from him (all) evil and shameful deeds: for he was one of Our servants, sincere and purified. So they both raced each other to the door, and she tore his shirt from the back: they both found her lord near the door. She said: "What is the (fitting) punishment for one who formed an evil design against thy wife, but prison or a grievous chastisement?" He said: "It was she that sought to seduce me - from my (true) self." And one of her household saw (this) and bore witness, (thus):- "If it be that his shirt is rent from the front, then is her tale true, and he is a liar! But if it be that his shirt is torn from the back, then is she the liar, and he is telling the truth! So when he saw his shirt,- that it was torn at the back,- (her husband) said: "Behold! It is a snare of you women! truly, mighty is your snare! O Joseph, pass this over! (O wife), ask forgiveness for thy sin, for truly thou hast been at fault! Ladies said in the City: "The wife of the (great) 'Aziz is seeking to seduce her slave from his (true) self: Truly hath he inspired her with violent love: we see she is evidently going astray." When she heard of their malicious talk, she sent for them and prepared a banquet for them: she gave each of them a knife: and she said (to Joseph), "Come out before them." When they saw him, they did extol him, and (in their amazement) cut their hands: they said, "Allah preserve us! no mortal is this! this is none other than a noble angel!" She said: "There before you is the man about whom ye did blame me! I did seek to seduce him from his (true) self but he did firmly save himself guiltless!..and now, if he doth not my bidding, he shall certainly be cast into prison, and (what is more) be of the company of the vilest!"⁽²⁷⁾

“When Yusuf was in real troubles from the ladies, he begged his creator to be imprisoned not to be tempted by such a devilish surrounding and get beyond his barriers by committing vile acts. He said "O my Lord! The prison is more to my liking than that to which they invite me: Unless Thou turn away their snare from me, I should (in my youthful folly) feel inclined towards them and join the ranks of the ignorant." So his Lord hearkened to him (in his prayer), and turned away from him their snare: Verily He heareth and knoweth (all

things). Then it occurred to the men, after they had seen the signs, (that it was best) to imprison him for a time.⁽²⁸⁾

“ After ... years, pharaoh dreamt that he was standing by the Nile, and behold, there camp up out of the Nile seven cows attractive and plump, and they fed in the reed grass. And behold, seven other cows, ugly and thin came up out of the Nile after them and stood by the other cows on the bank of the Nile. And the ugly, thin cows ate the up the seven attractive, plump cows. And Pharaoh awoke. And he fell asleep and dreamed a second time. And behold seven ears of grain, plump and good were growing on one stalk...”⁽²⁹⁾

One of the king's servants who once a mate to Yusuf in dungeon heard the King recounting the dream and remembered Yusuf's talent in interpreting Dreams. To the King he said about Yusuf and to Yusuf they went to see while still in dungeon. “But the man who had been released, one of the two (who had been in prison) and who now bethought him after (so long) a space of time, said: "I will tell you the truth of its interpretation: send ye me (therefore)." O Joseph! (he said) "O man of truth! Expound to us (the dream) of seven fat kine whom seven lean ones devour, and of seven green ears of corn and (seven) others withered: that I may return to the people, and that they may understand." (Joseph) said: "For seven years shall ye diligently sow as is your wont: and the harvests that ye reap, ye shall leave them in the ear, except a little, of which ye shall eat. Then will come after that (period) seven dreadful (years), which will devour what ye shall have laid by in advance for them,- (all) except a little which ye shall have (specially) guarded. Then will come after that (period) a year in which the people will have abundant water, and in which they will press (wine and oil). So the king said: "Bring ye him unto me." But when the messenger came to him, (Joseph) said: "Go thou back to thy lord, and ask him, 'What is the state of mind of the ladies who cut their hands'? For my Lord is certainly well aware of their snare."⁽³⁰⁾

He requested an investigation on the ladies' issue before he could quit the prison so that he would be proclaimed innocent from the heinous accusations of the ladies. Indeed, the ladies of the city and even Zuleikha, the wife of Azziz Misr, confessed their guilt and the virtuous chaste behavior of Yusuf when he faced their propositions. “ (The king) said (to the ladies): "What was your affair when ye did seek to seduce Joseph from his (true) self?" The ladies said: "Allah preserve us! no evil know we against him!" Said the 'Aziz's wife: "Now is the truth manifest (to all): it was I who sought to seduce him from his (true) self: He is indeed of those who are (ever) true (and virtuous).”⁽³¹⁾

The episode of the dream interpretation had shown the will of Allah, and how events were unfolded to unveil truths after years. Prophet Yusuf AS had matured a lot during the dungeon period and had taught his surrounding that faith is the only man's savior.

“the self-commands to evil acts but only the wise conscientious believer's soul prevails and keeps faithful to Allah”. “Nor do I absolve my own self (of blame): the (human) soul is certainly prone to evil, unless my Lord do bestow His Mercy: but surely, my Lord is Oft-forgiving, Most Merciful. So the king said "Bring him unto me; I will take him specially to serve about my own person. “Therefore, when he had spoken to him, he said, "Be assured this day, thou art, before our own presence, with rank firmly established, and fidelity fully

proved!”⁽³²⁾ Prophet Yusuf AS had all his surroundings before, during, and after the prison be trustful and this is why the king thought this man is trustworthy to manage the treasures.⁽³³⁾ When the King saw Yusuf, he was impressed by his noble and smart behavior and offered him the position of the director of stores. Indeed, Joseph requested (Joseph) said "Set me over the store-houses of the land: I will indeed guard them, as one that knows (their importance)."⁽³⁴⁾ And this, indeed, made him the most powerful man in Egypt.”⁽³⁵⁾

“When Pharaoh knew Joseph, he said, “Can you find anyone else like this man so obviously filled with the spirit of God.”⁽³⁶⁾ He said: “since God has revealed the meaning of the dreams to you, clearly no one else is an intelligent or wise as you are. You will be in charge of my court, and all my people will take orders from you. Only I, sitting on my throne will have a rank higher than yours. Pharaoh said to Joseph, I hereby put you in charge of the entire land of Egypt.”⁽³⁷⁾

Allah follows every difficulty with much ease, comfort and relief. “in every hardship, there is relief”⁽³⁸⁾. After so many years of troubles, prophet Yusuf AS became the ‘trusted adviser’ of the King, he was granted a ring as a symbol for his rank and power. To the King, Prophet Yusuf advised “Sow seven years in normal way and leave that which you harvest in the ear.” For Yusuf the seven first years of plenty should balance the seven coming drought ones and the harvest is to be kept in the ears.”⁽³⁹⁾ When Joseph felt himself capable to manage the threatening coming situation he requested to be set over the store house of Egypt, for he felt he “was good keeper and ‘guardian’ and ‘knowledgeable man’”. The ‘guardianship’ came in the verse before ‘knowledge’, which means that it might be more vital if not solely sufficient to manage difficulties. However, knowledge, though important, cannot be efficient without a well and trustful management.⁽⁴⁰⁾ Managing the agricultural field to secure food for the Egyptians was a prominent step and Yusuf started his agricultural plan.

“Now let the pharaoh.....take one fifth of the produce of the land of Egypt during the seven plentiful years.... And let them gather the food of these good years that are coming and store up grain under the authority of Pharaoh for food in the cities and let them keep it that food shall be a reserve for the land against the seven years of famine that are to occur in the land of Egypt, so that the land will no perish through the famine...”⁽⁴¹⁾

The King considered Yusuf, a trustworthy and a great believer and granted him the title of “Chief Steward of the King” i.e. the responsible that would supervise the personal agricultural estates of the king. Earlier Yusuf was a Steward in Potiphar house and this was a good training that enabled him managing the King’s properties later. Many biblical writings emphasize the fact that God destined such a position to him so that he could save the Jews also damaged by the famine. He was also granted the title of the Ruler throughout all the Land of Egypt”, some refer to such a position as the “Chief of the entire land”, or the “Vizier”, or “the Prime Minister”. As a Vizier, his basic duties were found in some ancient Egyptian inscriptions. He was then the record Keeper of the Government, its supervisor, the one that appoints officials there, supervised construction works, industry, agriculture and he was in charge of foreign corporations.⁽⁴²⁾

Once at the head of the royal court, prophet Yusuf AS created a long-term agricultural policy and infrastructure. He was convinced he would realize strategic planning and administration thanks to his 'wisdom' and 'discernment', God's gift to him. What was 'genius' in Yusuf is that he has integrated his gifts to his competencies. He learnt a lot about transportation, legislation, communication, negotiations, safe and efficient method of food storage, building store-houses, record keeping, payroll, handling transactions (currency and bartering) via equitable system of exchange, human resources and acquisition of estate. He succeeded to manage the crisis even with an absolute monarchy. He thought "...God sent me before you to preserve life....God send me before you to preserve for you a remnant on earth and to keep alive for you many survivors....(God) has made me the father to pharaoh and lord of all his house and ruler over all the land of Egypt."⁽⁴³⁾

When money ran out, Prophet Yusuf AS allowed needy people to exchange grain for their livestock and lands; a strategy that would ensure a collection of cattle and estates via an equitable exchange system while administering food distribution points. He passed a law that people should give back 20% of the harvest to the Pharaoh in return to the given grain via a monetary and enforcing system of the revenues' managing department. Only priestly families were granted grain without any futuristic payment.⁽⁴⁴⁾ The stockpiling system preserved the harvest's quantity and quality and in that way, Joseph committed himself to God who directed his plans and valued the godliness of the myriad types of honorable work that community needed.⁽⁴⁵⁾

Then came the seven drought years. "Now there was no food in all the land, for the famine was very severe, so that the land of Egypt and the land of Canaan languished by reason of the famine. And gathered up all the money that was found in the land of Egypt and in the land of Canaan, in exchange for the grain that they bought. and Joseph brought the money into pharaoh house and when the money was all spent in the land of Egypt and in the land of Canaan, all Egyptians came to Joseph and said; give us food, ...(why should we die before your eyes for our money is gone and) Joseph answered give your livestock and I will give you food in exchange for your livestock if your money is gone? So they brought their livestock to Joseph and Joseph gave them food in exchange of for the horses, the flocks the herds, and the donkeys. He supplied them with food in exchange for all their livestock."⁽⁴⁶⁾ And, "When Jacob learned that there was grain for sale in Egypt, he said to his sons, why do you look at one another? And he said; " behold, I have heard that there is grain for sale in Egypt, go down and buy grain for sale in Egypt.....thus the sons of Israel came to buy among the others who came for the famine was in the land of Canaan..."⁽⁴⁷⁾

"Then came Joseph's brethren: they entered his presence, and he knew them, but they knew him not. And when he had furnished them forth with provisions (suitable) for them, he said: "Bring unto me a brother ye have, of the same father as yourselves, (but a different mother): see ye not that I pay out full measure, and that I do provide the best hospitality. Now if ye bring him not to me, ye shall have no measure (of corn) from me, nor shall ye (even) come near me. And (Joseph) told his servants to put their stock-in-trade (with which they had bartered) into their saddle-bags, so they should know it only when they returned to their

people, in order that they might come back. ”⁽⁴⁸⁾ The Quran had shown clearly that Yusuf brothers had bartered for some grain while trading in Egypt. Though some evidences had shown that, in spite of the existence of coin by the time of Yusuf, the bartering system was used as a ‘sort of payment’ for the coins were not counted but weighed, The coinage system was carried at that time in trading; something supported also by the Quran and affirmed by the book of Genesis.⁽⁴⁹⁾

Many researchers and archeologists claimed they have found a cache of coins⁽⁵⁰⁾ they dated it back to the era of the Hyksos King bearing the image and the name of Joseph which nullifies the theory of bartering unique system. Other coins portrayed a cow or inscriptions easy to read if compared to hieroglyphs. In the Quran, Yusuf was deserted by his brothers, and was drawn from the well by a caravan by passer to whom the “Brethren” sold him for a miserable price, “for few dirhams counted out: in such low estimation did they hold him!”..⁽⁵¹⁾

Many other researchers did refer to Hebrew texts where appears that “Abraham used silver as money when denying it to Joseph”. In the Bible, however, only the word ‘gold’ and ‘silver’ are stated. For that, critics insist on the fact that money does not exist and the words gold and silver coin is stated in the bible but does not mean coinage system existed. Even the word money, seemingly and according to archeologists, is exchangeable with the word coin, which is misleading in its nature, and the way it was used and translated from religious texts. In Jewish texts, it was said Joseph was sold for 20 shekels⁽⁵²⁾ of silver i.e. coins.⁽⁵³⁾ However, the claim that shakel means in the bible bullion⁽⁵⁴⁾ and not coin will rise again doubt on the coinage system. For Joseph Smith, a missionaries, the word used in the Quran to refer to the selling of Yusuf , “wa baaouhou bi darahima maadouda” meaning they sold him with counted dirhams, is an anachronism, for el dirham was initiated in the era of Umar, ten years after the Islam advent. Yet, early pre-Islamic poetry, as Antaar Ibn Shaddad verses⁽⁵⁵⁾ had shown the appearance of the word Dirham which denies Joseph Smith’s information reliability.⁽⁵⁶⁾ El dirham is dated back to the drachin Greek coin. It was initiated later among the Persians then the Arabs thanks to trade and the invasions of Alexander the great. In the Persian Empire, the word used was Drahem but the Arabs called it Dirham. Whatsoever, the bible text mentions Joseph was sold for 20 shakels which means that even if they are referring to the bullions that later is- though via weighing- a countable means to pay goods that you buy. This makes the coinage part of the transaction currency system carried by the time of Joseph.⁽⁵⁷⁾

During the global catastrophe of the Levant region, Yusuf opened the estates’ grain reserves to supply Egyptians and even Canaanite who journeyed there for their food needs. Many claim the usage of the bartering system and deny the usage of the coinage system for many socio-political factors. First, they think that the lack of private enterprise and the centralized control of economic structure and productive efforts would make the coin usage unreasonable. The relative geographic isolation of the Egyptian land and the royal monopoly on the trade will make it much more difficult. So, for many economists, transactions at that time were made via weighing coins.⁽⁵⁸⁾

When Yusuf asked Pharaoh to set him over the land as he considered himself, a good guardian and well knowledgeable, he knew he was to safeguard faithfully the harvest in the

house store and some said in the pyramids of Egypt. Knowledgeable means he is capable of planning, managing expenses, organizing finance, balancing between expenses and financial resources. This is going to show that 'guardianship' and "knowledgeable" are two conditions in the economic politician which mark his steady mind. In fear from drought of the Nile River, Yusuf dug in the Nile Canal forwards a low land in el Fayoum via el Houara mouth a basin to store water; this is known today as the (Yusuf Sea). Hence, we can see how wise was Yusuf thanks to the mindful and spiritual knowledge gifted from Allah and was capable to solve the social, economic and human problems. This is why Yusuf story is the best for the different sciences it contained. Moreover, Yusuf plan was as nowadays' plans that rely on revenue distribution and insurance for days of need.⁽⁵⁹⁾ To reduce its damages or even eliminate its occurrence, policymakers interact at due time to plan for managing an expected crises (Fig-1).

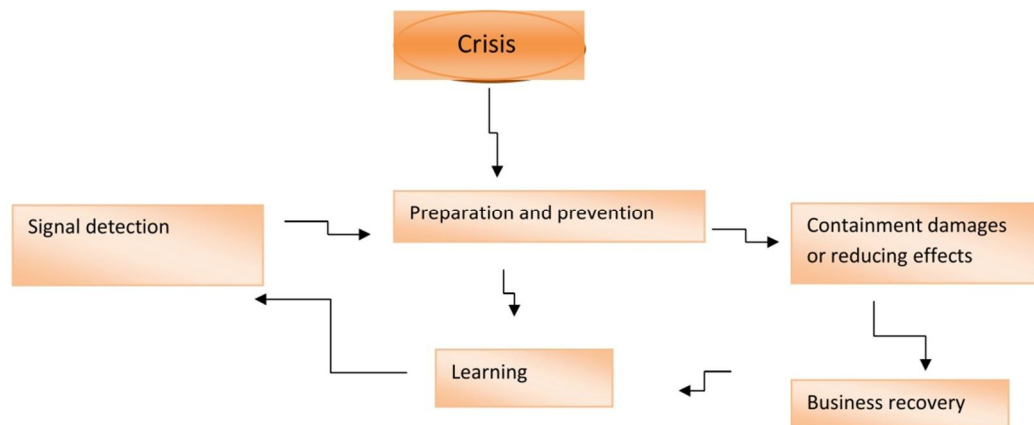


Figure-1 Crisis' Management Phases

An economic crises is defined as "a sudden disruption that affects economic equilibrium in a country or in many countries..because of disruption between production and consumption.....the failure of capitalism..leading to chaos in production.....inequality in the distribution of wealth.....(and) monetary factors..."⁽⁶⁰⁾ Many studies tried to understand the economic crises, their causes and how they were managed in an aim to avoid early mistakes. Other economists focus on mistrust, worry, suspicion and confusion that was a result of a sudden happening of a crisis. The Islamic approach, however, investigates the surrounding matters in economics as prevention to any crises. More recent studies point that the human behavior and his actions as "political conflict, cheating, bribery, high cost of housing and low values of money are causes of the crises. Those who had gone through Yusuf's way of solving the crisis noted that economists are to go via the same stages to solve any economic trouble, as the early warning signs' discovery, enforcement and prevention to halt damages, recession crises, avoid the follow up and the reevaluation. A crisis is to be faced with encouraging investment, economic reform, employment opportunities, mechanism and equity between different social groups of the society. The Islamic income rules for instance is used as a means

to manage global crises via fighting money savings thanks to El Zakat of 2.5 % one pays from his properties to help assist the poor.⁽⁶¹⁾

While studying the historical economic crises, capitalism proved it had been a failure in economics. In a trial to understand the causes of any outbreak or crash, many studies were carried to prevent their happenings again. Many economic thoughts were derived from Greeks and Romans or even modern western economic schools. Yet, a highlight on the Islamic heritage becomes a due. The Islamic civilization was a 'pioneer' in introducing economic thought as Muslims set up the monetary system very early as did Yusuf during the Egyptian crises.⁽⁶²⁾ Islamic Economics according to 'el Chariaa' ie: religion is a science that studies how man uses different resources to reply to his needs. Economics is 'a study that deals with how to administer and exploit rare economic resources for a better production to satisfy human needs'. It is also defined as the 'way societies should use their rare resources for producing value items'. Economics lies between three elements, the failure to bring interest, exaggeration in bringing interest and economizing between these.⁽⁶³⁾ Economic transactions according to the Islamic Principles and moral values are based on the credit and peaceful corporations, truthfulness and honesty, the good administration and planning. Preserving good money and the well measuring. Money and investment must be exploited as the capital is the economy of the market and all owners of money have the right of investment, exchange and exploits of their goods.⁽⁶⁴⁾

The importance of planning is well seen in the story of Yusuf and the interpretation of the dream of the king that revealed a well-traced plan with the exact number of years it is to be carried. According to the highest administration they were to keep a strategic reserve of food so as to face up the expected crisis, organize human efforts, execute the plan and, hence, controlling the execution (that is the consumption of an amount of the harvest and keeping the rest in the store houses).⁽⁶⁵⁾ The first long term plan in human history was that of prophet Yusuf, when ordered to plow for seven successive years then the saving of the harvesting in its ears so that they may be consumed during the drought years.⁽⁶⁶⁾ The economic plan was basically relying on storing, producing and exploiting the agricultural production. Prophet Yusuf urged them also forwards bargain with their live stokes. He issued stamped cards for those who took food so that he will eliminate monopoly, begging, and unemployment.⁽⁶⁷⁾ As for consumption and in order to realize the economic welfare,

Practical scientific rules are deduced from the account of Chapter Yusuf when the prophet Yusuf was inspired by the King's dream about how to plan and manage the Egyptian famine after the sever years of plenty. Prophet Yusuf, now in charge of the land, ordered hard work in the fields and a consumption of a needed quantity of the harvest and keeping the rest in the ears not to be affected by worms, humidity and germination; the chopsticks will feed animals by the drought years. Prophet Yusuf relied on the climatic favorable environment to get out the crises. The Egyptian land and the natural irrigation of the Nile River made it easy. The increase of the production in the field created a commercial balance, as surrounding nations were to come and trade in Egypt for grain. Indeed, Egypt became the store of grains

and 'the safe Oasis of the area' (Fig-2). These rules can be applied nowadays but the governor should rely on trustworthy individuals⁽⁶⁸⁾

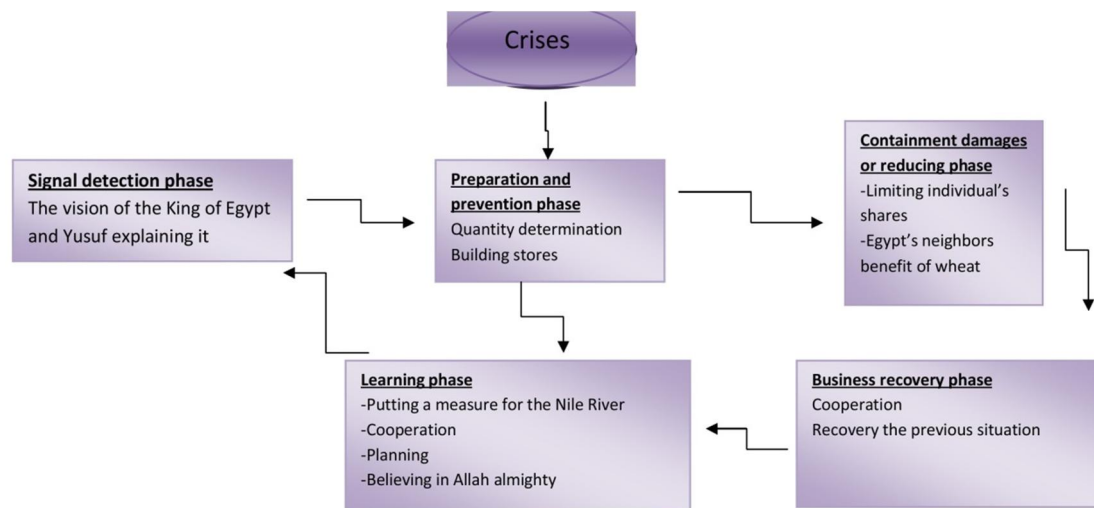
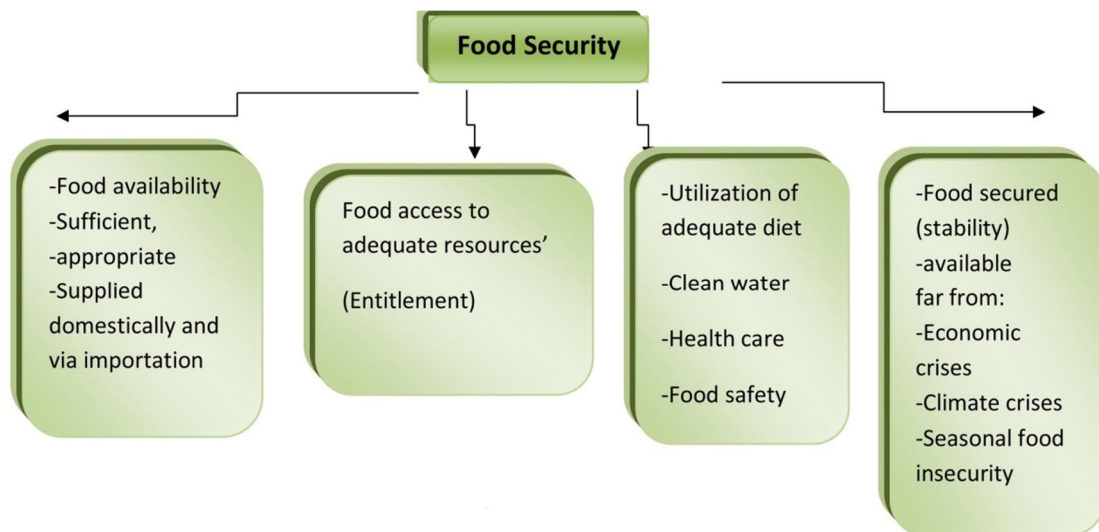


Figure.2 Crisis Management by Prophet Yusuf

To insure food for the community is the best way to guarantee a socio-political stability of a community. Today one can refer to the notion of food security be it physical and economic when "all people at all times can get sufficient, and safe food for a healthy life"⁽⁶⁹⁾ The world food security notion appeared in the World Food Conference, 1974 and was defined as "the availability of all the times of the adequate world food supplies of basic foodstuffs to sustain a steady expansion of food consumption and to offset fluctuations in production and prices." In 1983, it was defined as a means of "ensuring that all people at all times have both physical and economic access to the basic food that they need." Later and because of this study emphasis, the food shortage led to a distinction between chronic food insecurity exemplified in poverty and low incomes and transitory food insecurity occurring by the economic collapse.⁽⁷⁰⁾ To ensure a national food security for all countries that are suffering starvation, crop failure, drought, flood and illnesses, the Food Agriculture Organization (FAO) and in 2004 followed a twin track approach for fighting hunger relying, hence, on productivity enhancement via sustainable agriculture and rural development. (Fig 3)⁽⁷¹⁾

**Fig 3. Food safety**

It must be assumed that because of the globalization of the world food market, ensuring food safety became difficult. A network of interveners in a working chain are to, each at its level, collaborate to prevent the consumer from any health risks. By the end of the chain, there should be deep analysis of the whole processing that would also requests an introduction of rules and regulations regarding cultivations. These groups are including, Agriculture, processing industry, trade, inspection bodies, the research community and political sector. To guarantee food safety amidst the international trade and sophisticated logistics against all threats harbored from different parts of the world, new accurate strategies were initiated at the international level to face up inevitable global crises, Fig-4.

**Figure.4 Food Safety chain in global Crisis**

The commissions are working according to some standards as the Codex Alimentarius established in 1962 by the World Health Organization and the Food Agriculture Organization that initiated codes of practices to ensure food safety with the seven fundamental principles of food safety (Fig5).⁽⁷²⁾ The aim of food legislations is to protect Human Health, safeguard human consumer from deception, and ensure accurate information.⁽⁷³⁾

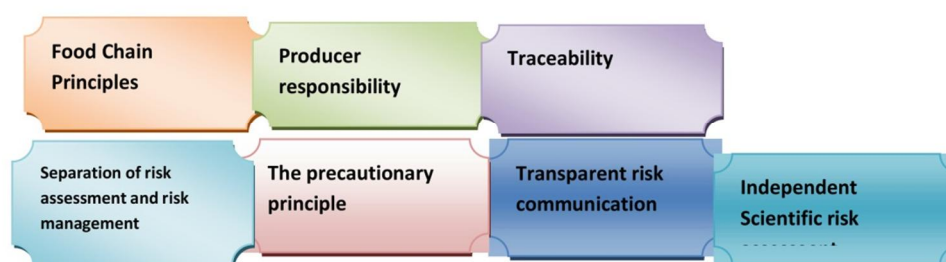


Fig 5. The Fundamental Seven Principles to Ensure Food Safety

In 2011, the global crisis of the epidemic of the EHEC epidemic in Germany urged many European countries to intervene so as to halt the spreading of that outbreak. The *Enterohaemorrhagic Escherichia Coli*, EHEC, an aggressive pathogen, caused by the transmission of the bacteria from food to human had caused a real outbreak in summer 2011 in Land state, in Germany. It had killed 53 people and many fell fatally ill. Land state specialists, investigated on the causes that led to such a disastrous crisis and found that the Beansprouts provided from the imported Egyptian Fenugreek was at its origin. An embargo was set not to import any Egyptian seeds spouts and, hence, put an end of this epidemic even though the sales in truck farms dropped. Such a transnational event needed a network of experiments from Germany and Brussels to put an end to the epidemic⁽⁷⁴⁾

The Emirate of Abu Dhabi Food Control Authority ADFCA, in its code of practices spoke about three kinds of food incidents. The routine food incidents and are easier to manage, major food incident where investigations are necessary from the part of many entities and crises food incident with high risk that causes serious perturbation to the work of the entities in charge of food safety. The latter is energy and time consuming in management by food business operators⁽⁷⁵⁾

The notion of 'food safety' emerges in modern times, for food is a primordial necessity of life and its shortage may actually disturb the national security. So, food safety ensures national, social and strategic security. A report from the FAO explains that thousands of fertile lands is perished which means that food security is also threatened globally every year. Questioning whether the origin is either technical or because of resources shortage or because of a problem in distribution or consumption deemed a necessary investigation nowadays.⁽⁷⁶⁾

Rationalization of the consumption and the supply by cards nowadays is a solution according to the Islamic thought for food shortage problems. Exchanging the western banks with Islamic ones can solve the collapse of stock market. The credit crush these days is to show a real crack in the traditional banking system. It is recommended that the interest rate will be altered to zero and the tax will be elevated to 2 % which is the equivalent in the Islamic system to the abolition of *El Rebba*⁽⁷⁷⁾ and the propotion of '*El Zakat*'⁽⁷⁸⁾ . The Good loans, '*El Mousharaka*'⁽⁷⁹⁾ and '*El Mourabaha*'⁽⁸⁰⁾ are very effective investing methods highly recommended by the Muslim economic Chariaa legislation, a means of both regulating civil matter and preserving virtue and morality. One should always remember, we were created to worship Allah, and we do but satisfy our needs to live a good life.⁽⁸¹⁾

In reminding people about the importance of high morals in trading and money expenses, the holy Quran revealed verses emphasizes that these are worldly activities that though significant for having a good life should not deny the most important thing we were created for; worship.

"O ye who believe! When ye deal with each other, in transactions involving future obligations in a fixed period of time, reduce them to writing Let a scribe write down faithfully as between the parties: let not the scribe refuse to write: as Allah Has taught him, so let him write. Let him who incurs the liability dictate, but let him fear His Lord Allah, and not diminish aught of what he owes. If they party liable is mentally deficient, or weak, or unable Himself to dictate, Let his guardian dictate faithfully, and get two witnesses, out of your own men, and if there are not two men, then a man and two women, such as ye choose, for witnesses, so that if one of them errs, the other can remind her. The witnesses should not refuse when they are called on (For evidence). Disdain not to reduce to writing (your contract) for a future period, whether it be small or big: it is juster in the sight of Allah, More suitable as evidence, and more convenient to prevent doubts among yourselves but if it be a transaction which ye carry out on the spot among yourselves, there is no blame on you if ye reduce it not to writing. But take witness whenever ye make a commercial contract; and let neither scribe nor witness suffer harm. If ye do (such harm), it would be wickedness in you. So fear Allah; For it is Good that teaches you. And Allah is well acquainted with all things. If ye are on a journey, and cannot find a scribe, a pledge with possession (may serve the purpose). And if one of you deposits a thing on trust with another, let the trustee (faithfully) discharge his trust, and let him Fear his Lord conceal not evidence; for whoever conceals it, - his heart is tainted with sin. And Allah knoweth all that ye do."⁽⁸²⁾

"Give full measure when ye measure, and weigh with a balance that is straight: that is the most fitting and the most advantageous in the final determination."⁽⁸³⁾ "Those who devour usury will not stand except as stand one whom the Evil one by his touch Hath driven to madness. That is because they say: "Trade is like usury," but Allah hath permitted trade and forbidden usury. Those who after receiving direction from their Lord, desist, shall be pardoned for the past; their case is for Allah (to judge); but those who repeat (The offence) are companions of the Fire: They will abide therein (for ever)."⁽⁸⁴⁾ "Say: If it be that your fathers, your sons, your brothers, your mates, or your kindred; the wealth that ye have gained;

the commerce in which ye fear a decline: or the dwellings in which ye delight - are dearer to you than Allah, or His Messenger, or the striving in His cause;- then wait until Allah brings about His decision: and Allah guides not the rebellious.”⁽⁸⁵⁾ “By men whom neither traffic nor merchandise can divert from the Remembrance of Allah, nor from regular Prayer, nor from the practice of regular Charity: Their (only) fear is for the Day when hearts and eyes will be transformed (in a world wholly new),-Those who brought forward the lie are a body among yourselves: think it not to be an evil to you; On the contrary it is good for you: to every man among them (will come the punishment) of the sin that he earned, and to him who took on himself the lead among them, will be a penalty grievous.”⁽⁸⁶⁾

God created his subjects and donated much blessing to them. The prophets, however, his favorite guided leaders of the communities and the holy messages were endowed with much wisdom and knowledge to hail the oneness of God. The prophet's accounts appearing in the Quran and even in the Bible were more than stories and histories to remind people about earlier and ancestral religious heritage. They are, indeed, to provide lessons, instructions and planning about how life should be carried thanks to principles that would never die and thanks to high morals that stood deep in our minds, hearts and souls. Those lessons proved to be efficient in modern life and more affluent than any philosophies in managing social, political, or educational situation. The holy Texts would then represent the heaviest knowledge that guided leaders and their communities' for ages.

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6. Mahmoud Sakhri Saaed, p, 6
7. Quran, Chapter Yusuf, verse 3
8. Ibid, verse 1
9. Mahmoud Sakhri Saaed, p.6
10. Quran, El Bakara, verse 4
11. Quran, El Furquan, verse 48-49-50
12. Prophet Noah was asked by God to quit the land where he lived with his family for people were becoming too unfaithful to their creator and too violent to each other. He then sent a flood that overwhelmed all people to get rid of evilness there. Only Noah and his family who sailed on an ark he had built survived the flood. Whereas Loth's people were punished for their disgusting behavior; notably adultery, and hence Angel Gabriel sent on them a rain of stones and only Loth and his family were saved-it is said that his wife returned into a stone as she was among the unbelievers.
13. The Quran, Surat El Anaam, 65.
14. The Quran, Chapter El Anaam 5-18
15. Means the year of grief. It is the year where Mohamed lost his wife khadidja and his uncle Abitalib
16. Azziz Misr is a title that refer to the vizier or prime minister of Egypt; it refers to Potiphar who was according to some documents also the head of the army.
17. The Quran, Chapter Yusuf, verse 56.
18. This was during the era where the Hyksos ruled Egypt and this is why we do refer to the ruler by that time as a King and not the Pharaoh. (Around 1800 BC) Egyptological information and biblical chronology are eager to date the era of Yusuf between 2000 and 1600 BC of both the Middle Kingdom and the Second Intermediate Period of the Hyksos, a word that means a Ruler of Foreign lands. These people came from western Asiatic areas and settled at the delta of the Nile region and thus reigned Egypt. Charles Aling, Joseph in Egypt one of sixth part, Bible and Spade 15.1, 2002
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29. One Hundred Bible Verses about Joseph, Genesis, 41:1-37
30. The Quran, Chapter Yusuf, verses 45-50
31. The Quran, Chapter Yusuf, verses 51
32. The Quran, Chapter Yusuf, verses 54
33. Harun Yahya, p, 72-76
34. The Quran, Chapter Yusuf, verses 55
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36. Three Things you did not Know about Joseph in the Bible, Genesis 41:37-38
37. Ibid, Genesis 41:39-41
38. The Quran, Chapter El Inshirah, verses 5-6
39. Harun Yahya, p , 79
40. Mahmoud Sakhri Saeed, p.26
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45. Ibid.
46. One Hundred Bible verses about Joseph, Genesis 47:13-26
47. Ibid, Genesis 42:1-45:28
48. Ibid, Genesis 58-62
49. Patrick Clarck. The Egyptian coins in the time of Joseph, Journal of Creation. P, 85, (26), 2012, www.creation.com.
50. Coins at that time was made of silver, gold, ivory, copper and precious stones.
51. Patrick Clarck, p 86.
52. The Shakel is defined as a weigh but later as a coin which served as a standard value among the ancient Israelite and Jews following the Babylonians in ancient Orient.
53. Patrick Clarck, p 87.
54. While the coin is defined as a piece of metal marked with a devise issued by the government authority and intended for use as money, Bullion is an uncoined metal marked usually of gold and silver and the shape of bars, plates or other regular forms.
55. Antaaar Ibn Shaddad said in a verse of his pre-Islamic Arab poetry: The first pure showers of every rain could rained upon it and left every puddle in it like a dirham.

(A metaphor of a shining and clean puddle as of a golden or silver new shinning coin.

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82. Quran, Chapter El Baquara, verse 282.
83. Quran, Surah Al-Israa, Verse 35
84. Quran, Surah Al-Baqarah, Verse 275
85. Quran, Surah At-Tauba, Verse 24
86. Quran, Surah An-Nur, Verse 11