



THE CURRENT IMPACT OF ISLAMIC FINANCE AND LAW ON NEW SOCIO-ECONOMIC INTEGRATION

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Abstract

Contemporary thought and state systems are primarily influenced by liberalism and socialism. These ideologies also have a significant impact on philosophical, religious, law and political beliefs. The article is an original article that will fill a gap in the field and a review that reveals new and remarkable views on this subject. It is an innovative work that announces ancient science and discoveries related to the Turkish-Islamic World with new events. We evaluated the positive and negative sides, advantages, and disadvantages of these philosophical, law and political ideas in contemporary life. At the end of the evaluation, we will observe the contemporary impact on society of the positive, advantageous, and beneficial aspects of these two beliefs, law and thoughts. Individual freedom cannot exist without the law, state and society. An individual cannot be independent of society, law and the state. We combine the positive aspects of philosophical, economic, political, and legal liberalism and socialism aligns with "Islamic liberal social democracy and mixed economy," which proves to be both contemporary and beneficial in the long term..

Key words: *Liberal social democracy, Islamic liberal social democracy, Islamic mixed economy.*

Introduction

Liberalism and socialism are considered two contemporary philosophical, juridical and political ideologies and systems. Based on experience; if pure liberalism and socialism exist separately, these two systems become contradictory and opposing to each other. However, it has been observed that the positive, advantageous, and beneficial aspects of these two systems have been used together as state and culture, especially during the era of Asr-ı Saadet in the Islamic world. In contemporary languages, this concept can easily be described, named, and defined as "Islamic liberal social democracy and mixed economy with law."

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When the worldviews of liberalism and social democracy comes together, the common good aspects of both liberalism and socialism philosophies provide an ideal solution for the unity, cooperation, and welfare of humanity. In short, it is believed that an ideal goodness can be achieved if the common good, positive, and beneficial aspects of both systems are combined to fill in the gaps and the drawbacks are eliminated.

The rise of modern science in the 16th and 17th centuries, the collapse of the feudal mode of production, and the religious wars played a significant role in the formation of liberal individualism. The Revolution of 1688 curtailed the power of the English monarchy. Constitutionalism, religious tolerance, and commercial activity also served as models for liberals. In response to the rise of liberalism, socialism also emerged as a necessity and was seen as a solution. As the two ideologies persisted in opposition, they became increasingly marginalized. The world we know has become a bipolar and axis-driven world. Finally, the socio-economic order of the Iron Curtain collapsed, allowing our world to breathe a sigh of relief. But the opposing world was also far from ideal. They were forced to cover the shortcomings of liberalism with social policies due to the fear of Iron Curtain socialism.

It has only recently been discovered and used in contemporary societies and states outside Islam world, especially in socialism-liberalism transition economies. In Scandinavian and Benelux countries, similar systems are seen as successful. But it cannot be said that this system, forced by circumstances, has yet been fully appreciated voluntarily.

Islam for law and liberal social democracy with its mixed economy in

Liberalism began to enter its existence as it is understood today in 1830 and socialism in 1789. Just like Edmund Burke stated that the French Revolution would truly remain foreign (distant) to society and founded conservatism, it has been asserted by Islamic and liberal scholars that the 1917 revolution would also remain foreign to the lower and middle classes.

In Islam, spiritual liberalism and socialism are not opposites but complementary. The positive aspects are used as complementary to each other and an egalitarian welfare society and example are given. With the collapse of socialism, this was admitted especially when socialists analyzed Islam. The teachings of Raci Garudi, Aliya Izetbegovic etc. can be given as examples. We can also read contemporary Islamic scholars such as Mevlana Salahuddin Sakibi-Oşi, M. Akif and B. Said Nursi, and S. Hilmi Tunahan. Accordingly, Islamic economics is based on the principles found in the Quran and Hadith. However, these principles could be interpreted and applied in different ways under specific contemporary circumstances according to the Islamic principle of "The rules change with the change of time." Again, Islamic economics and law have a certain integrity and should be evaluated together with other elements of Islam. Like every system, Islam is based on the idea of balance. This balance principle has three directions. Like the balances of the universe, humanity and society. (Paksoy 34).



When the market economy was introduced by Professor Adam Smith, a professor of morality and spirituality, it was not done randomly, but it became a reliable and trustworthy system because it was applied in practical and natural life. But it could not prevent the emergence and its drawbacks of socialism and its effects on 1/3 of the world. The fact that Islam is the prescription for true happiness and prosperity has been concealed by the imperialist, colonialist, capitalist and coercive socialist order. If Islam had not been separately overshadowed by liberalism and socialism. It would have been acknowledged even by Orientalists that the harmonious beauty of both ideologies exists within Islam without their flaws. Consequently, humanity would have naturally gravitated towards Islam and its law, embracing it in large numbers as the natural fitra. They would meet in the heavenly Islamic world of peace, justice and prosperity, with peace, integration, unity and solidarity. (Uçar, Islamic composite Economic... 76).

It started as a reaction to capitalism to fill in the gaps and provide a more ideal administrative system. Parties that advocate for social democracy are in cooperation and solidarity for integration through the Socialist International organization. Social democracy is a form of democracy that not only ensures freedom and liberty through social policies but also aims to achieve social equality and justice. Traditionally, it prioritizes equality, social justice, and the needs of society over the individual. The presence of a regulatory and interventionist state is evident in the market, which can be seen as a threat to the liberal value of negative liberty. As previously stated, the freedom to not do what one does not wish to do.

Social democracy views social needs and income inequality as the root causes of issues, if addressing these will lead to greater individual freedom. There is an assumption that individuals can become more free when social needs and injustices in income distribution are eliminated. This brings the notion of positive freedom: The freedom to able to do some things. Regarding Scandinavian countries, leaving the topic open to interpretation, the formula for happiness is individualism supported by social policies and the rule of law.

In liberalism, the government relies on civil administration. Individuals and their natural rights are the top priority, followed by law, freedom and property. The state and government are established by society to protect these rights through law. A government that fails to protect individual rights and freedoms is destined to disappear. Selection, representation, consultation, and parliament, along with the rule of law, independent judiciary, free and civil press, are considered indispensable rules of free democracy. They all rely on law, equality and freedom.

However, the revolutions in England and France, made for equality and freedom, did not achieve their goals and remained distant from the individual, ultimately resulting in global imperialism. Similarly, the Bolshevik revolution changed the ruling class but still led to the downfall of the proletariat. The reason for this is the impossibility of absolute equality and freedom where there are humans with different natures and egos and the deceiving devil. Capitalism, by neglecting social policies, has led to three major revolutions. Although the aim of social thought is to achieve economic and social equality, it has also not been successful. Equality in rights and law, and equal opportunities are possible. These can be sustained through an independent and fair judiciary.



Mixed economy and its law were discovered by economists who were not socialists or communists. It was found as a solution to close the gaps of pure liberalism against socialism. This middle ground was accepted when it became apparent that the state in liberal countries could not remain completely indifferent to law, social and economic problems. Accordingly, within the rule of law, the state can intervene in socio-economic problems as needed. It is a combination of the best aspects of command and free-market economies, while remaining within the legal framework. In a mixed economy, private property under legal protection is an important institution. Priority is given to private enterprise, protected by the right to a fair trial. When the private sector does not undertake certain initiatives or leaves gaps, public intervention is considered to meet social needs without resorting to socialism.

In the functioning of the economic system, planned development is adopted as a fundamental principle to prevent resource waste and to maximize the country's and society's interests. However, unlike in socialist economies, the plans prepared are not mandatory for the entire society. They are compulsory only for state institutions and organizations, while for the private sector, they serve as a guide and assistance, without being obligatory. The public sector and the private sector are not rivals, but complementary. Because there is no absolute obligation to strictly follow planning and the implementation of plan results, and it is generally applied in parliamentary regimes governed by democracy, the mixed economic system is also referred to as democratic planning. (Paksoy 34); (Uçar, "Development of Kyrgyzstan's E... 163-165).

Law and Islamic liberal social democracy and its mixed economy

Social democracy is closer to this system than liberal. Liberal social democracy and mixed economy are not essentially new ideas or inventions. From the very beginning, they represent an ideal, natural, law and innate system present and practiced in Islam. In Islam, liberal democracy is referred to as constitutional monarchy (*cumhuri meşrutiyet*). However, from another perspective, the closest concept to an Islamic constitutional republic is social democracy. However liberal social democracy: It is a more Islamic and natural system in which we can see the idea of bringing together the good sides of socialism and liberalism. The economic and law model of the Islamic constitutional system is translated, expressed, and defined in the modern scientific world as a mixed economy and its law.

Liberal democracy focuses on individuals ensuring equality within society by supporting those in need and the disadvantaged individuals through the state and the community. Liberalism: A worldview that advocates personal liberty and freedom of individual behavior in political activity, religious belief, and economic life. Economic liberalism: The economic freedom expressed in the saying "Laissez faire laissez passe = Let them do, let them pass" has two basic views: "Free competition" and "state not interfering in the economy". (Uçar, ANAP Governments... 23)

While liberal democracy focuses on individual freedoms, social democracy focuses on social solidarity. If it is a governance model that deserves the term democracy, it does



not matter which one it focuses on. Because now there is a lot of overlapping between them.

In Islam, under the light of the above explanations, it can be said that the constitutional republic and mixed economy incorporate both liberal and social democracy and its law. The legal system, as expressed at the 1927 Congress of European Jurists, is ideal, natural, and inherent law. Virtue is that which even enemies confirm. The president of this congress, the philosopher Master Shebol, stated, "All of humanity surely takes pride in the association with Muhammad (ASM). Despite being unlettered, he brought forth a law 13 centuries ago that if we Europeans reach its value and truth even 2000 years later, we would be the most fortunate and happiest." (Nursi, The Letters 19)

The understanding of this system, which can be scientifically proven to exist within Islamic, particularly Turkish, society, state, and civilization, has become more accessible in the modern world due to the painful experiences and errors of liberalism and socialism. With the collapse of socialism and the transition economies, this understanding has further facilitated. We see that Islam provides exactly what humanity is looking for, ideally and maximally, by covering the mistakes and gaps of the two systems and bringing their good sides together. As explained above, it has been successfully and perfectly implemented in Islam and especially in Turkish civilizations.

The existence of this meaning is a system that has come down from the time of Prophet Adam, Noah, Dhul-Qarnayn, Abraham, Joseph, Moses, David, Solomon, Jesus and Muhammad (SAV). The teachings from the sacred 100 scrolls, the Torah, the Bible, and the Psalms, as well as the final divine revelation in the Quran, along with Hadith, Sunnah, and the guidance of the Ahl al-Bayt and their successors, remain relevant. This is because Islamic scholars and statesmen have preserved these teachings throughout history. Our claim is supported by works such as Yusuf Balasagun's "Kutadgu Bilig", Ibn Khaldun's "Muqaddimah" and the contributions of Ahmad Yesevi, among others. We can see it from the teachings and methods of Salahuddin Sakibi-Oshi and especially from the "Safahat" of 20th century contemporary scholars M. Akif and "Risale-i Nur Collection" of B. Said Nursi, and from the teachings and methods of S. Hilmi Tunahan.

Since the revival and completion of the religion of Islam with Hz. Muhammad (SAV), liberal social democracy and justice have permeated the soul world of the Turkish-Islamic world and the world of humanity it has influenced with the concepts of "Kadı" and "Fiqh". So, jurisprudence, judge and the court suggest and prove the existence of liberal social justice from the beginning.

In Islam, the well-being of the poor and needy is improved through social measures enforced by society and the state. These measures include zakat, ushur, waqf, sadaqah, emancipation, and expiation, among others. By mandating these social responsibilities for society, the state, and the wealthy, Islam ensures the establishment of social justice and equality. (Mürsel 56).

In Far Eastern religions, except Buddhism, the popular law is meaningful. In the history of Eastern societies, only rulers are considered free. In ancient Greece, slaves were the majority and were not free. Only the upper classes were free.



In modern Western society, people only gained their freedom after the 16th century. It was only later that people were recognized as having equal and free rights. Currently, American liberalism has only recently started to align more closely with Europe's liberal social democracy. Even in America, which is completely liberal and protestant, this system does not work properly.

In Yugoslavia, a system different from Russia and China was introduced. By the 1990s, a system like the reforms in Socialist countries was being established in Yugoslavia, referred to as a "socialist market" economy. The system aimed to decentralize planning to encourage individuals to manage their own work, soften the state's economic and political monopoly, and instill a sense of responsibility in workers for their labor.

In Yugoslavia, since the 1950s, it was desired to switch to a system organized according to the market economy and operating according to the cost-income criterion. Public enterprises were given to the management of workers and centralism, statism and bureaucracy were tried to be reduced. Material means of production that required the collective work of many people were nationalized. In addition, a small-scale private sector was also included, but cooperatives were encouraged in agriculture and small industry. According to the 1971 constitution, employees had the right to manage the businesses they worked in by bodies elected by them. In this way, the participation of all employees in the management of the business is ensured and alienation of workers is prevented. (Druloich 78-80).

The success of enterprises is evaluated according to their incomes. Unlike the capitalist market economy, labor costs are not shown as expenditure. Employees' income is considered as residual income. The net income of the enterprise is divided by the workers' council into the personal income of the employees and other funds of the enterprises. After the 1971 law amendment, the distribution of income was transferred to the "Unified Labor Base Organization." (Tunchomag 30-31). By the 1990s, influenced by reforms in the Eastern Bloc, Yugoslavia began opening the door to freedom and democracy, attempting to transition to a free market economy.

As a result, entering the year 1990, socialist countries within the Warsaw Pact, started profound changes and reforms in the areas of freedom and democracy, alongside capitalist Western countries and participated in the "Conference on Security and Cooperation in Europe (OSCE)." On November 21, 1990, they agreed to adopt the "Paris Charter for a New Europe" which marked the beginning of significant and rapid developments and innovations that also impacted the world of work as the 21st century approached. At the beginning of the century, it started the greatest development and innovation, which was also reflected in working life. (Uslu 15).

According to this, 34 countries, including those transitioning from socialism to freedom, democracy, and a free-market economy, provided assurances and guarantees for human rights, freedoms, and democracy. In the Charter of Paris, "Every individual has the right to freedom of thought, belief, conscience, religion and enterprise. The basic requirement of secularism is freedom of religion and conscience." From now on, there will also be freedom of trade union activity, collective bargaining, strikes and lockouts in the working life of these countries. According to the law adopted in the Soviet Union on 10.12.1990, the transition to collective bargaining in a free-market economy was accepted. With the law in question; henceforth, trade union



rights and working conditions will be at the level of the norms of the "International Labor Organization".

Politicians and economists, such as Menderes and Özal, who have been in power in Turkey for many years, and their friends, with the fear of the expansionist of the Socialist Bloc and the accumulation of Islamic civilization that carries the good aspects of liberalism and socialism in its bosom, the view that social democracy and free market economy are two ideas and systems that complement each other has easily prevailed and has been successfully implemented. This is the secret of Turkey's leap into an era and confidence without falling into the clutches of socialism with the ruthlessness of liberalism.

Natural, natural and historical Islam; It would not be wrong to say that reactionary liberalism is liberal social democracy and mixed economic system, which rejects the harmful and undesirable aspects of human systems such as socialism, communism, etc., and embraces all their good aspects together from the beginning.

Pure liberalism or socialism cannot succeed in the world of humanity, nor has it ever had a chance to be implemented in the Islamic world, and it will not have a chance to be implemented. Because it is contrary to the dynamics of Islam that we have mentioned, and these dynamics do not allow and repair their deficits. As long as there is no discord and coercion. As a matter of fact, the remnants of the caliphate (Yugoslavia-Turkey-Libya) had to be implemented as liberal social democracy.

This is the presumption that democratic social liberalism exists and should exist. In this way, we see that freedom and equality have been preserved in the Turkish-Islamic civilization. It is possible to prove this in the Seljuk, Ottoman, Timurid and Mughal empires and Caliphates.

There are two points where the official ideology is wrong in contemporary Islamic countries, and especially in Turkey. 1- Absolute revolution and innovation in the direction of the West and superstition, 2- The main purpose of ideology is the independence and detachment of life and thought from Islam. These have resulted in the tension of society with the resistance of contradictions and opposites, with the revolution being carried out by force in spite of the people. It is wrong not to leave social development to its natural and natural course, and to make Muslims wear foreign clothes and clothes by force and prohibitions. The forcible protection of official ideologies by force of the state and the condemnation of society to wrong and incompetent people without options are contrary to nature and are the biggest obstacle to development. This is the reason for the governments of discord that deceive the public and prioritize only themselves and their interests. That is why there has always been a need for change and restructuring.

Islam has also proven itself to be contemporary in science. It has been an inevitable current result that the public happiness and well-being of humanity is inherently in Islam, and in the liberal social democracy and mixed economy and law that we have just met. If the liberal social democracy and mixed economy contained in Islam and equality and justice in law are fully established and implemented, the remnants of the caliphate will be freed from war and terrorism and develop rapidly and will be a current model attraction center for humanity.

Because, even in the most difficult periods, individual and non-governmental organizations (associations, foundations, private enterprises, etc.) in local, regional



and national issues have closed the gaps and eliminated the problems with private and free initiative. Because there is a majority of a society equipped with superior qualifications who believe that goodness is a virtue and even obligatory, and that evil is forbidden and haram, and live voluntarily accordingly. The Prophet Muhammad (S.A.W.) gave the good news of this acceptable society as the community of the people of Najat and Iflah as a community that is strictly subject to the Qur'an and the Ahl al-Bayt and the Sunnah. It is possible to scientifically define and translate this society as "liberal social democracy and mixed economy and law". If we speak with the wisdom and logic of the people, this is the only way we can perform the system as we call Islam peace. The meeting of faith, Islam and humanity at this scientifically incalculable, natural and ideal intersection, with or without Islam, is a divine and human providence and miracle. (Nursi, The letters 19); (Mürsel 33).

Conclusion

While humanity has met in the common good of liberalism and socialism and in a mixed economy with transitional economies, it has come to the point of meeting and meeting Islam, which is the main source of these common goods, as nations and states, without terror and war. The Islamic world urgently needs to be purified from discord, terror and war as soon as possible. We are witnessing that the Prophet Muhammad and his perfect successors have found a modern consensus as a new path of integration and truth to humanity, which meets in the political and economic system of the Qur'an, the Ahl al-Bayt and the Sunnah and the path of community, which cannot be found to be contrary to science. True, positive and well-intentioned scientists have a lot of work to do. In our opinion, the meeting point and intersection point and time of Hazrat Isa and the Mahdi, heralded by the saints, thus began. The discord, war and terror of the Satanic are mainly to prevent this beauty.

The heirs of the saints fall to the believers and the perfect people. We believe that everyone who reads it will agree that the contemporary, fast and practical guide to this is the "Risale i Nur Corpus", which is scientifically acceptable to everyone. Constitutional consultation and council-based solutions with free and transparent congresses are acceptable and legitimate. Otherwise, it has no place in Islam. Just as Islam has the ability and dynamics to produce solutions in every religious, worldly and otherworldly issue, we present that we can see the gift of integration to our contemporary world as a solution that is the current "Islamic liberal social democracy and mixed economy and law" from which science comes.

Since the 19th century, the understanding of seeking and receiving everything from outside, especially from the West, has been the dominant view and practice in the Islamic world. While pure liberalism and socialism have been dictated to our world, faith, national and spiritual values have been neglected and forgotten. However, it has once again been understood that the modern economic and legal point we have reached materially and spiritually is the law and economy that we have lived in since the depths of the past, with the religious, national and spiritual values that we have forgotten or neglected, and the teachings of messengers, saints and scholars, with the contemporary examples we have presented and briefly explained in our paper. We



can easily see those Western jurists, like contemporary economists, have announced this point to the world in the same way in parallel with the final declaration of the 1927 congress. (Nursi, The letters 19); (Mürsel 27).

Because it has been well and clearly understood by bitter experience that pure capitalism and socialism alone are not economic solutions. If we define the contemporary economic point that most of the world has reached, we can easily see that it is a "mixed economy" and liberal social democracy. Because in the common good; Liberal social democracy and mixed economy, which can accommodate both individualism and collectivism, planners and free marketers, value skeptics and perfectionists, is an ideal, natural and natural opportunity for integration. When we examine the faithful, national and spiritual values and accumulation of the Islamic world, we can easily claim and even see that "liberal social democracy" and "mixed economy" are also incompatible with the democratic (constitutional) republic. In other words, we can explain the socio-economic and legal background of Islam to the West and the contemporary world by translating it as "liberal social democracy" and "mixed economy" in the language they understand. We claim and prove that Islamic liberal social democracy and mixed economics are ideal, natural and natural models for social and economic integration, and that this is expressed as "liberal social democracy" and "mixed economy" by contemporary economists as well as contemporary jurists.

Our contemporary world and beliefs, through bitter experience, have come to a scientific understanding that liberal social democracy and mixed economy are natural and Islamic conservatism. Unfortunately, they want to obscure everyone's understanding of Islam, which means peace, with the evil terror and wars in their geography. The Mohammedan miracle is that our world will achieve the "age of general peace and prosperity" without war and conflict through science, not through terror, war and material struggle. The greatest jihadism of radicals and jihadists, if they believe, will be scientific and spiritual. Otherwise, they will have no benefit other than being a tool for the war against evil blasphemy, terrorism and the exploitation of imperialism. Patience and peace, such as the peace of Saadet and Hudaybiyah, are always conducive to relief, conquest, and guidance. Being a conduit for guidance and life rather than death is more valuable than the universe. Integration in all kinds of goodness will be in the mixed economy and law of Islamic liberal social democracy, as it has been revealed by divine miracles and miracles and by the teachings and examples of messengers and saints in the past; It seems to be scientifically possible in our age. This is the result we have reached with our experience as a student and academican. We present this declaration with the duty to draw everyone's attention to this issue and concentrate on this issue as well.

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