

A Social Science Approach
to Modernization
In
Contemporary Muslim Societies

by

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1. My contribution to this Symposium will be to give a brief account of the reformist trend in Muslim thought, and to conclude by an enunciation of the principles on which modernization in contemporary Muslim societies should be based. I believe this is highly relevant to the subject of this Symposium : "Civil Society and the Challenge of Modernization : The Case of the Muslim World." The question of reform has been touched upon by some of the speakers and discussants before me, but I propose to make it the central theme of my presentation.

I must point out at the outset that I am speaking in my personal capacity and also as a representative of the New Civic Forum.

The New Civic Forum is an Egyptian non-governmental organization dedicated to the promotion of democracy, human rights and secularism in Muslim societies.

2. The secular component of the NCF program did not come out of the blue. We regard ourselves in the Forum as a continuation of a long tradition of reform in Islam. If we limit ourselves to the reformist movement in contemporary Egypt, we may start with Riffa Rafie El-Tahtawi in the first half of the 19th century. He was followed by a number of reformers such as Gamal El-Din Al-Afghani in the 70s and 80s of the 19th century. Towards the end of the century, we encounter the great Muslim scholar Sheikh Mohamed Abdou. His contemporary Kassem Amin focused on the liberation of women in Muslim societies. The early part of the 20th century saw the contribution of Taha Hussein on pre-Islamic poetry and the

historical authenticity of certain verses in the Koran. In the 20s of the 20th century when the collapse of the Ottoman Empire gave rise to a heated debate about whether the Caliphate is a necessary institution in Islam, Sheikh Ali Abdel Razek came up with his well-known classic "Islam and the Principles of Governance". The gist of his contribution was a challenge to the established dogma regarding what is sacrosanct and what is not in Islam.

3. Needless to say that the reformist trend does not start with the 19th century. It goes back to the early period of Islam. In fact, the history of Islam saw a constant struggle for reform which manifested itself on some occasions in the form of rebellion against prevailing dogma. By way of illustration, reference may be made to the Mutazela movement which became the official doctrine of the state in the early days of the Abbasyd Dynasty. Unfortunately, the Mutazela movement, which was essentially reformist in approach to basic tenets of faith and practice, was soon to be suppressed. Since then, the official doctrine of Sunni Islam was taken over by the Ashaarites and eventually by the great medieval scholar Abu Hamed Al-Ghazali, whose conservative views dominated Muslim thinking right to the present day.

4. To go back to contemporary Egypt, it is important to mention that the reformist trend represented by the likes of Mohamed Abdou, Kassem Amin, Taha Hussein and Ali Abdel-Razek, was neither an isolated trend nor was it shunned by the bulk of the elite in Egyptian society. On the contrary, it was to a very large extent a reflection of the Weltanschauung of the age. Westernization,

liberalism, and modernization were indeed the order of the day. This spirit was epitomized by Khedive Ismail who ruled in Egypt in the 60s and 70s of the 19th century when he said that he wanted to see Egypt "a piece of Europe".

5. This trend was dealt a serious setback by two events in the 20th century. The first was the establishment of the Muslim Brotherhood in 1928, the second was the 1967 defeat of the Egyptian army before Israel. The Brotherhood called on all Muslims to go back to the Koran as the balsam for all the ills of society. In their words "the Koran is our Constitution", "Mohamed is our Leader" and "Islam is the Solution". They coined the dictum that the Koran is valid for all time and space. They urged all Muslims to take pride in their glorious past and to free themselves, not only from the political domination of the West, but also from the lure of a materialistic Western culture. To them, the decline of the Muslim world was the direct consequence of deviation from the path of God as embodied in the Koran and Sunnah and that salvation lies in the rejection of an alien intrusive culture, and return to the fundamental principles of Islam as the basic guidance for the organization of Muslim societies.

6. For about twenty years after its creation, the Muslim Brotherhood remained a marginal organization, far from posing a challenge to contemporary society which was already well on the way towards Westernization. The importance of the Brotherhood during this period consisted mainly in the presentation of what was then a more or less novel idea. It offered an alternative ideology for

the prevailing Westernization trend. Their ideas proved to have a powerful appeal to a good segment of the population which was frustrated and alienated by a system of government that was as inefficient as it was corrupt, and by a social situation characterized by flagrant injustices. It was during this period that the Muslim Brotherhood experienced a considerable expansion in membership which encouraged them to pass from being a more or less preaching society to an organization bidding for political domination and power. It was there and then that the movement which we now call political Islam was born.

7. The second and most devastating setback to the reformist trend was a direct result of the ignominious defeat of 1967. An objective analysis of the causes of this disaster would probably point to the debilitating effect of Nasser's war in Yemen in the two years preceding the 1967 war, as well as internal infighting in the highest echelons of government between various factions, not to mention blatant mismanagement and Soviet intrigues. However, the Muslim Brotherhood was not late in taking advantage of the disaster to lay the blame at the door of a society that had strayed away from the path of God and was run by Western-inspired regimes, whether liberal or socialist. To them the 1967 defeat was a God-inflicted punishment on a society that had deserted Islam, its most sacred heritage. This explanation found a sympathetic response from a large number of Egyptian intellectuals and middle-class professionals. Since then, we began to see the spread of Islamic veils and dresses as a way of demonstrating rejection of Westernization.

This trend was accelerated and abetted by the war against Communist invasion of Afghanistan, and the mobilization of Islam by the United States in the war against Communism. We also began to hear a loud echo of the islamization trend in government-sponsored television channels and in the rulings of the courts of law in some cases, which culminated in the ruling of the Court of Appeal that Professor Nasr Hamed Abu Zeit was an apostate and had to be forcibly separated from his wife. His only way to fight this preposterous ruling was to flee the country to the Netherlands where he joined the faculty of Leiden University. This was also the period in which some very conservative Muslim preachers such as the late Sheikh Mohamed Metwalli Shaarawi, Omar Abdel Kafi and others began to spread the word of God and to offer their own explanation of how the world came into being and their own Islamic theories on sociology, economics and other sciences in opposition to conventional theories. It is interesting to note as evidence of this islamization trend that the Ahram, which is the leading government-sponsored newspaper in Egypt, saw fit to devote a full page once a week by a certain Dr. Zaghoul El-Naggar (no relation) to expound his theory that all modern scientific discoveries were anticipated in the Koran if it is carefully read. Last but not least is the phenomenon of girls who want to enroll in medical schools and other faculties while fully veiled from top to toe, unwilling to budge from appearing in this dress, despite urgings and appeals not to do so by university authorities.

8. Evidently, this Islamist trend in all its forms and manifestations, takes us far afield from the reformist trend that was spearheaded by Taha Hussein and other pioneers of enlightenment in the pre-Second World War period. The cultural climate has been radically transformed in the span of some two to three decades. More important is the fact that the new direction is held by a large number of observers to be patently contrary to all the imperatives of democracy, development and modernization. It is against this background that the New Civic Forum was established in 1991 with the purpose, inter alia, of continuing the reformist trend in Islam. The basic premise is that secularization is the right path to progress, and that it is perfectly compatible with the spirit and principles of true Islam. Before expounding our position on this issue, it is relevant to point out that political Islam is not of one mind as to objectives and methods. There exists an extremist fringe which seeks to reproduce Islamic society exactly as it was in the early days of Islam with all its institutions, symbols and legal system. The Taliban movement in Afghanistan is a case in point. They glorify the early Muslim society and believe that it was Utopia on earth - no vice and all virtue. They ended up with a society that does not belong to our age, and reduced Islam to a set of formalities and rituals completely divorced from the welfare of the people. In the words of an observer their program represents a mass migration to a far-away past. In pursuit of their goal, however, they do not hesitate to use force and terror to reach and maintain themselves in power. Fortunately, they never succeeded in commanding any significant following. In virtually all Muslim countries they are

regarded more or less as a lunatic fringe. They do not qualify to participate as a legitimate party in the political life of any country as long as they advocate the use of force or threat of force to further their program.

9. The same cannot be said of the mainstream of political Islam represented by the Muslim Brotherhood. It is true that at one stage in their political career they advocated the overthrow of government by force. They were also responsible for a string of political assassinations and waves of terror. This is no longer the case. Nowadays, they repudiate the methods used by the extremists, and profess strict adherence to constitutional norms. The starting point in their program is that the Koran is sacrosanct in every word and that it is a valid guide to thought, conduct and action in all spheres of life. In their view, there is no difference between the theological and ethical component of the Koran, and that component which deals with worldly affairs, such as crime and punishment, marriage and divorce, inheritance etc. In other words, there is no difference for them between the public and the private spheres of life; both are subject to the teachings of the Koran and Sunnah, and are therefore binding on all Muslims in all places and at all times. In this position, they are in line with the orthodoxy in Islam as represented by Al-Ghazali, and the mainstream of medieval scholars.

10. The fact that the Muslim Brotherhood disowns the use of force does not make its program any more acceptable from the perspective of democracy and progress. The New Civic Forum draws a fundamental distinction between the Spiritual and the Temporal in

Islam. The Spiritual includes the five pillars of Islam (no God but God and Mohamed is his Prophet, the prayers, fasting, the Zakat, and the pilgrimage to the holy places in Mecca for those who can afford it). It also includes the ethical system of Islam. That part is immutable and binding on all Moslems. The other part - the Temporal - is that dealing with social organization, such as family law, including the status of women, the penal code, rights of non-Muslims in a Muslim society, and of course the law of contract and property. There is abundant evidence in Islamic tradition that what is contained in the Koran on these matters is meant to address the Muslim community at the time of Revelation. Therefore, these provisions need not apply to Muslims in all places and at all times. There is also evidence that change in circumstances may call for change in interpretations. This principle is clearly stated in all major works by early Islamic scholars and was repeated in "Magallat Al-Ahkam Al-Adlia" which was the legal code of the Ottoman Empire. It was also sanctioned by no less an authority than Omar Ibn Al-Khattab, the renowned second Caliph in Islam. He suspended the penalty for theft at the time of famine, and eliminated the share of non-Muslim allies in the spoils of war on account of changing circumstances. Both decisions by Omar were in contravention of explicit injunctions in the Koran, and were made in recognition of the principle that changing conditions call for changing verdicts. Many other examples throughout Islamic history could be cited in support of this principle. It was succinctly put by classical Islamic jurists in the dictum "Wherever there is public interest, therein lies the way of God". In fact, this was also the actual practice of Muslim

society. Only one or two countries among 44 members of the Organization of Muslim States, apply the penal code prescribed in the Koran. The same can be said with respect to many other institutions sanctioned by the Koran. They are no longer applied for the simple reason that they are not consonant with the reality of the contemporary world. This fact implies a recognition of the distinction between what is immutable in the Koran and what is changeable, which is the essence of what we call secularism.

11. There is no hope for modernization of Muslim societies unless the principle of separation between "mosque" and state is accepted and applied. It is often argued that separation between church and state was adopted in Christian countries because of the nature of Christianity, which is different from Islam in that the Koran, unlike the New Testament, contains regulation of temporal questions alongside spiritual ones. We believe this is an oversimplification of the reason why church is separated from state in Western countries. The major reason in our view is the need to confine the clergy to the realm of conscience and keep them out of the business of running social, political and economic affairs. The same need applied to Muslim as much as to Christian countries. What is at issue in secularization is not religion as such, but the religious establishment. This is essentially a question, not of right or wrong interpretations of the Sacred Book, but a competition for political power. Men of religion understandably strive to extend their domain beyond the sphere of conscience to cover other areas of the human condition. This is neither in the interest of Islam nor in the interest of democracy and development.

12. In our view, therefore, secularization is a sine qua non of modernization. It is important, however, to explain what is meant by modernization. This term has the ring of abandoning traditional forms of social organization and opting for foreign forms, especially those imported from the West. By modernization we mean doing what is necessary to make social, political, and economic institutions more effective instruments in the process of development and democratization. In this respect, what is necessary may come about through contact with foreign cultures, including, but not limited to, Western culture. It may also be inspired by our history, traditions, and the ever-evolving reality. The main point is not to arrest the process of evolution and change on account of a faulty interpretation of The Holy Book. In this sense, modernization can only be achieved if and when the following principles are accepted and implemented :

First : The principle of social change. This principle applies to all social institutions, including those sanctioned by religious injunctions. All social institutions, which of course include political and economic institutions, are subject to a constant process of adaptation to changing circumstances. The change may be one of social values or social priorities, or it may come about as a consequence of technological advance. Why do institutions change ? This in fact is the subject matter of social science. Economics try to explain why economic institutions change from one state to another. Take for instance the institution of money which started in the form of barter; then developed into the use of a common medium of

exchange which was stones or metals. Gradually, human society found that precious metals - specially gold and silver - are more reliable and durable medium of exchange. This form stayed for a long period of history, after which paper money made its appearance, and after a similarly long period, we knew the cheque and from there it developed into credit money. The same applies to the banking system which started as money exchangers in Italy, and eventually developed into the banking system which we know at the present time. This process of change is denied by the followers of political Islam, who continue to condemn interest rates as a form of usury. Such a position ignores the vast developments that took place between the early days of Islam and the present time. In a modern economic system interest rates are important tools in the allocation of resources. Without these tools, scarce capital resources would be misallocated and monetary authorities would be deprived of a potent weapon in the fight against inflation. But why should society worry about allocation of resources and control of money supply ? The reason is again due to the emergence over time of certain concepts and objectives such as productivity and improvement in the standard of living. Neither of these objectives was known to the society at the time of Revelation. Accordingly, to adopt these concepts and objectives and at the same time deny the functions of interest rates would be placing society at a serious disadvantage in its pursuit of higher productivity and better standard of living. Islamists argue that profit rate performs the same function as interest rate in societies organized along Islamic lines. But this is mixing two entirely different concepts with two entirely different

functions. A society which relies exclusively on the profit rate in the allocation of resources without the use of the instrument of interest rate would be a society walking only on one leg. The same can be said about the penal code, the status of women, the law of inheritance and the rest of what became to be known as family law. These institutions are again subject to a constant process of adaptation to changing circumstances. The fact that The Holy Koran contains detailed provisions on each of these subjects does not make them immune against social change. The advent of the Industrial Revolution and a democratic system of government gave rise to a number of new values and concepts which had direct bearing on these institutions. Nor is it clear why political Islam accepts the principle of social change as regards the institution of slavery, but rejects that principle in the case of many other institutions. From this analysis it is clear that if any society freezes its institutions at a certain stage of its development, for whatever reasons, it would be seriously handicapped in the attainment of its objectives. Imagine what would be the human condition if we stayed at the stage of barter in the medium of exchange. And imagine what would be the consequence if the banking system stopped at the stage of money exchanges. In fact, underdevelopment can be defined as the gap between social institutions which fail to develop and the same institutions which were allowed to adapt to ever-changing circumstances. When the Ottoman Empire was described in the 19th century as "The Sick Man of Europe", this was in effect a description of such a gap. Describing the inevitability of the process of social change, F.A. Hayek in his monumental book "The

Constitution of Liberty", has this to say : "If we were to advance, we must leave room for a continuous revision of our present conceptions and ideals which will be necessitated by further experience. We are as little able to conceive what civilization will be, or can be, five hundred or even fifty years hence as our medieval forefathers or even our grandparents were able to foresee our manner of life today ... Every change in conditions will make necessary some change in the use of resources, in the direction and kind of human activities, in habits and practices. And each change in the actions of those affected in the first instance will require further adjustments that will gradually extend throughout the whole of society." (Page 23 and 38 of The Constitution of Liberty, published by The University of Chicago Press, 1960).

Second : Recognition of the findings of social sciences as the principal basis of social organization. The overriding imperative for the Muslim world is to overcome poverty, underdevelopment and dependency on the West. This objective cannot be attained unless political Islam is ready to accept the findings and recommendations of social sciences. Apparently, a distinction is made by Islamists between physical sciences and social sciences. They have no problem in accepting the findings of the former and their resultant technological discoveries, such as railways, automobiles, telephones, computers etc. But they take a different position with respect to at least some of the findings of economics, sociology and other social sciences. They claim that these are the product of a different culture and that Islamic societies should have their own social sciences,

which reflect, and are consistent with, their own values. Thus, they speak of Islamic economics and Islamic banking and reject many of the findings of social sciences with respect to many questions of social organization. The Islamist position is open to question on two grounds. In the first place, there are no Islamic social sciences as much as there are no Christian, Jewish or Buddhist social sciences. The findings of social sciences are derived from axioms and premises, which deal with homo sapiens as such and have nothing to do with the religion of the subject. Moreover, what we call economic science today is based on concepts and values which did not exist at the time of Revelation. Take for instance the concept of "scarcity" of resources which is central to economics or the concept of allocation of "scarce" resources between alternative uses so as to maximize output of goods and services. These concepts are simply alien to the period of Revelation. They are even alien to the period preceding Adam Smith's *The Wealth of Nations* (1776). On scrutiny, we realize that what is called Islamic economics is nothing more than some Koranic injunctions bearing on property and material resources, such as man's responsibility for development of the earth, zakat, usury, or the vague idea about "centrism" (Wassatiya) of Islam. These do not add up to what we call economic science. They may be moral injunctions to do or not to do certain things, but they are not scientific propositions in the strict sense of the word. The same can be said with respect to Islamic banking. Of course, Islamists are free to establish banks which do not deal in debt instruments carrying fixed interest rates. There is nothing wrong in that. An Islamic bank in this sense is equivalent to a financial

institution which deals only in equity and venture capital. But we have to be careful not to fall into the fallacy of composition. What is correct with respect to a part of the system is not necessarily so with respect to the whole. In other words, Islamic banks as defined above are perfectly acceptable only as part of a system that is mainly composed of banks in the conventional sense of the world. If we imagine that the banking system as a whole is interest free, as proposed by the Islamists, such a system would spell an economic disaster.

In the second place, it is important not to lose sight of the fact that progress achieved by the West in physical sciences and technologies would not have been feasible without a parallel progress in social sciences. Economics made it possible to attain a higher level of material welfare. Political science prescribed how political power may be acquired, maintained or lost without violence, thereby ensuring stable conditions. Psychology helps to explain the motivation of conduct and conditions for creativity. Clearly enough, without a rising level of material welfare, stability, and creativity, the West would not have been able to reach that level of technological achievement. Thus, the two great branches of knowledge, the physical and the social, are inextricably linked. To accept the findings of one branch and reject those of the other, ignores this essential linkage and would have the result of perpetuating poverty, underdevelopment and dependency.

Third : Islam should not be interpreted in a way, which makes it inconsistent with basic human rights as embodied in the Universal

Declaration of Human Rights, and all other Conventions and Protocols in this field. Basic human rights are not a product of a particular civilization but the fruit of human experience. The West might have made an important contribution in the formulation and articulation of human rights, but Islam has also contributed to some of their fundamental tenets, as much as any other religion. To claim that they are the exclusive product of Western civilization and that other civilizations may have their own version is unfounded and fraught with risks. They are universal as the title of the Declaration indicates. Some of the Muslim countries have endorsed the Universal Declaration and other related instruments, but with the reservation that their endorsement is subject to the proviso that they are not inconsistent with Islamic law. Such a reservation in effect empties the Universal Declaration of a good part of its content. The New Civic Forum moreover does not believe in the concept of relativism of human rights. Experience has shown that in many cases relativism has been used to deny some basic human rights to the citizens of the countries invoking this concept.

Fourth : In a modern national state, citizenship rather than religious affiliation should be the source of all rights and obligations. This is the only way to ensure equality of all citizens before the law, irrespective of religion, race or color. However, practically all the Arab countries that were once part of the Ottoman Empire inherited a legal system which makes a distinction between civil and commercial matters on the one hand, and personal status matters on the other. In civil and commercial questions, there is a

single code of law which is applicable to all citizens without distinction. But in family law, rights and obligations depend on the religion to which a person belongs. A Christian has his own family law which is different from that of a Muslim citizen. As a consequence, rights and obligations vary from one religious community to another. To give an example : A Christian man in Egypt cannot marry a Muslim woman, while a Muslim man can marry a Christian woman. Moreover, inheritance among Egyptian citizens of different faiths is not permissible, although it is allowed between nationals of different countries if they are all Muslims. These rules were understandable in the early days of Islam when it was fighting for survival. It was then necessary to make religion the source of all rights and obligations. Nowadays Muslims account for well over one billion, or more than twenty per cent of the total world population. Under these conditions, such rules are no longer justifiable. They have since long lost their *raison d'être*. Presently they involve flagrant discrimination among citizens of the same country and militate against cohesion and strength of the national state. Worse still is that they provide an opportunity for a fraudulent change of religion for the sole purpose of availing oneself of rights which otherwise would not have been available. The impact on the family affected by this fraudulent behavior could be devastating. Other forms of abuse are observable under a regime of different legal systems for different religious communities. A true equality under the law can only be achieved if there is a unified law for personal status applicable to all citizens. Such a unified law would be acceptable to all concerned if it is based on the findings of social

sciences. The experience of Turkey in this respect is highly relevant to other Muslim countries.

Fifth : A distinction should be drawn between a constitutional principle which is applicable to all citizens, and a program of a political party which expresses the views and preferences of a certain group. A constitutional principle should therefore be free of any religious or ideological color that places a certain group of citizens at a disadvantage. Religious or ideological orientation can only have a place in the program of political parties, provided they do not deny or nullify the basic principles and values of democracies. For this reason, the provision in the Egyptian Constitution that principles of Islamic law shall be the main source of legislation is out of place, as it evidently involves discrimination against non-Muslims and secular citizens. Moreover, it is inconsistent with other provisions in the same Constitution which stipulate that all citizens are equal before the law, regardless of religion, race or color.

Sixth : A majority that has the right to govern and legislate in a democracy cannot be based on religion, race or color. A white majority in a given country cannot on that basis legislate to the detriment of a non-white minority. By the same token, a Muslim majority is not entitled to legislate to the detriment of a non-Muslim minority. The only valid majority in the democratic sense of the term is that which is open to all citizens to join if they so desire. It is also a majority that is susceptible to becoming a minority according to changes in the views and preferences of public opinion.

Seventh : Western civilization is not a geographical expression, but rather a state of mind entailing a rational approach to the solution of social problems. It is not synonymous with the United States, France, Germany or any other Western country. When Western society confronts a human problem, be it sociological, economic or political, it does not seek a solution by consulting a text in the Bible or the sayings or doings of St. Augustine or any of the early Apostles. Rather, it consults the state of the art as embodied in the findings of social sciences. If Western culture is defined as a rational approach to problems, then it is not alien to the Islamic culture. The similarity between the two cultures in this respect was eloquently expressed by Mohamed Abdou after living in Paris as a political refugee for a few years : "What I found in France is Islam without Muslims." The role of reason is placed at an elevated pedestal in the Koran. Muslims are urged to use their reason in understanding the world around them and in pondering over the majesty of God's creation. The Koran and the Sunnah are replete with verses which encourage a rational approach to problems. It is instructive to note that the very first verse in the Koran that was revealed to Mohamed, orders the Prophet : "Read in the name of the Most Honored God, Who taught through the use of the pen. Who taught man things which were hitherto unknown." (Verses 3, 4 and 5 of Surat 96 Al-Alaq). This verse stresses the fact that knowledge is the most precious gift by God to man. This is confirmed by the saying that Muslims are required to seek knowledge from cradle to grave. In the Middle Ages when Europe was still in darkness, it was the Arabic philosopher Ibn Rushd (Averroes) who articulated a

philosophy based on the central role of reason in the understanding of the human being and our universe. Ibn Rushd had a profound influence on European philosophers of the Middle Ages, particularly St. Thomas Aquinas, whose ideas were instrumental in launching the age of the Renaissance, the Reformation, and the Enlightenment, which eventually developed into what we call at the present time Western civilization. Unfortunately, this spirit of rationalism which prospered in Europe was cut short in the Muslim world with the decline of the Abbasyd Caliphate and the emergence of competing small states and warlords who were concerned with maintaining themselves in power, keeping the public in the dark, and encouraging only those Ulamas who were ready to do their bidding.

These are the principles that constitute the foundation on which modernization of Muslim society could be built. Short of that, it is idle talk to speak about modernization of Muslim societies. Being a Muslim myself, I do not see any contradiction between secularism and Islam. The true spirit of Islam is reflected in this verse of the Koran :

“Piety is not to direct your face towards East or West. But Piety is to believe in God and Doomsday, the Angels, the Book and the Prophets and to give away from your Wealth which you love to Relatives, Orphans, the Poor and the Wayward.”

(Verse 177, of Surat 2 Al-Baqara)

In this spirit, Islam is not rituals and formalities, nor is it turbans and veils. It is tolerance towards others, Muslims and non-Muslims, and compassion towards the poor and the disadvantaged.

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- ٢٩ - د. سعيد النجار : اقتصاديات عجز الميزانية.
- ٣٠ - د. أماني قنديل : دور المنظمات الغير حكومية فى مصر.
- ٣١ - د. صلاح زين الدين : الإقتصاد وحماية البيئة.
- ٣٢ - د. سعيد النجار : الاصلاح الاقتصادى والمفاهيم الخاطئة.
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