

Islamic Model of Social Security

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Abstract:

The concept of social security has evolved out of mankind's quest for survival from the hazards of life and work. These hazards include sickness, work injuries, old age, disability and such like. Just as important for the individual and vital for any civilized, democratic society are market economy and a viable network of social security services. For this very reason, the history of European states, ever since the industrial revolution of the 18th Century until today is, to some extent, the history of the debate about social security rights between governments, trade unions, companies, factories and political parties aimed at ensuring the working population due protection against fortuitous conditions. Because of conflicting tri-lateral (government, employees and workers) interests, the social security system, especially in developing countries, is far from being all-inclusive and comprehensive. Reasons may be located in the lack of resources, mismanagement, parochial mind-set, etc. This paper aims at highlighting the salient features of Islamic model of social security and establishing its pre-eminence vis-a-vis the prevailing programmes of social welfare across the world.

Key-terms: Social Security, Industrial Revolution, Livelihood, Companion, Labour, Capital, Workers, Employers, Redistributive System, Monopoly and Economic Justice.

Islamic concept of social security introduced to the world by Prophet Muhammad (ﷺ) fourteen hundreds years ago, is far more comprehensive and self-sustained than the modern system which came to the fore only in the second half of the 18th century.

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2. Modern social security owes its origin to the industrial revolution that took place in Western Europe in the 18th century. It paved the way for provision of subsistence and medical care facilities to the factory workers in conditions and hazards beyond their control. The system was based on the principle of pooling financial resources and sharing risks. Nevertheless, it was (and is, in most cases, even now) not only limited in the scope of its benefits but also confined to only a small portion of population viz. the industrial and commercial workers.

3. In the teachings of Islam, as much stress has been laid on service to humanity as prayer unto God, perhaps more on the former. Indeed prayer to Him is meaningless if it does not lead to human service. From his early life, the Holy Prophet (ﷺ) was a staunch supporter of the cause of the poor and down-trodden. When quite young, he became the member of *Hilf-ul-Fuzul*, an alliance formed to safeguard the rights of the weak and the oppressed of Makkah. Each member of the alliance was bound in honour to defend the helpless against all forms of excesses.¹ When he rose to the rulership of Arabia, one of his earlier reforms was the suppression of the iniquitous law which deprived orphans and women of their share in inheritance. The Arabs had a well embedded tradition: "Only the one who can strike with a sword can inherit the property."²

4. In a land where fighting was going on day in, day out for grass, water, control of trade routes and what not, in order to get one's right from another, one had to depend upon one's strength of arm. In such gloomy circumstances, Allah's Last Messenger (ﷺ) brought about changes within a short span of less than a quarter of a century. Twenty-three years' of relentless work of Prophet Muhammad (ﷺ) was an all round transformation.³

5. It was due to his teachings and practical manifestation thereof that the deprived and distressed classes of society were able to lead a respectable life. In pursuance of the Christian teachings, "Thou shalt love thy neighbour as thyself" (Matthew 22:39) Prophet Jesus Christ (PBUH) had told a young rich man to sell all that he had and give it to the poor. In precept and practice, Prophet Muhammad (ﷺ) carried this to the maximum. In Islam, because of this exigency, the individual bestowal of charity is a religious duty more revered, perhaps, than in any other religion today.⁴

6. Islam enjoins that the poor and the needy are not only to be helped but honoured as well:

“Nay, but you do not honour the orphan: nor do you urge one another to feed the needy.” (*Al-Fajr*: 17 & 18)

7. Islam does not require its followers to renounce the world altogether. Struggle for earning respectable livelihood for oneself and his/her dependants is not only permissible in Islam but has been regarded as the “Allah’s bounty” (*Al-Jum’uah*: 10). And that is why Islam denounces beggary. The Holy Prophet (ﷺ) is reported to have said, “It is better for one of you to take a rope, bring a load of firewood on his back and sell it, thereby preserving his self-respect, than that he should beg from people; whether they give him anything or refuse him.” On another occasion he warned, “He who begs when he had sufficiency is simply asking for a great amount of hell.” Asked what was sufficiency which made begging unfitting, the Prophet (ﷺ) replied, “It is what would provide a morning and an evening meal”.⁵

8. The Almighty Allah is surely “the best of all providers” (*Saba*: 39), but one is required to put in efforts to get one’s sustenance from his Creator. The holy Quran exhorts:

“.....so seek your sustenance from Allah, and worship Him...” (*Al-Ankabut*: 17).

9. Allah’s Messenger (ﷺ) emphasized, “Never has anyone eaten a better food than what he has eaten with the labour of his own hands and David, the Prophet of Allah, used to eat out of the labour of his own hands.” The Prophet (ﷺ) set a personal example of upholding the dignity of labour. He did many such acts that are today considered as humble. He would kindle the fire, sweep the floor, milk the goats, patch his clothes, mend his shoes and help in household chores. His love for manual labour is evident from one of his Traditions (sacred sayings). Once, he saw some black scars on the hands of a Companion of his. He asked him if something was inscribed on his hands. The Companion told that the scars were caused by constant shovelling the ground for the purpose of earning livelihood for his children. Listening to this, the Prophet (ﷺ) kissed his hands.

10. Labour is of different types according to nature of work. A farmer who ploughs his field exerts labour and so does a carpenter, a tailor, a teacher, a washer-man, a mill worker, a cobbler and so on. Similarly, those who engage themselves in mental work, also exert labour. The Prophet (ﷺ) was once asked about the wages of writing the book. He said, "There is no harm. They are painters, and eat from earnings of their own hands." A Companion once asked the Holy Prophet (ﷺ) which earning was the purest. He replied, "The earning of a man with his own hands and every honest transaction."⁶

11. Employers have, likewise, been given the rules of conduct in the matter of employing workers. The workers have to be treated fairly and with kindness. They have to be paid reasonable wages. They are not to be burdened with excessive and heavy work beyond their physical capabilities. Hence, Hazrat Usman (RA) never bothered his servants to help him for any work during the night time. "Night is meant for their (servants') repose," he would stress.⁷ Employers are required to fix wages of the workers before hiring their services and wages are to be paid promptly, without delay. Workers are also bound to discharge their duties honestly and are forbidden to do anything wrong or unjust to their employers.

12. The nature of socio-economic system of Islam is such that it has to operate in a broad ethical framework in which a set of do's and don'ts lays down the norms of economic behaviour and the priorities for the production. Satisfaction of one's material wants is not an end in itself; one works also for discharging one's obligations towards the society at large. Islam makes it socially and morally incumbent upon its followers to engage in activities which provide for the necessities of life so that the people do not suffer. However, activities directed at mere acquisition of wealth for conspicuous living are condemned. Trade of certain goods (considered undesirable) is prohibited. These items include alcohol, blood, swine's flesh, etc. Trade which causes indecency and immorality is also not allowed. According to the Holy Prophet (ﷺ) "Neither prayer is accepted without purification nor charity out of what is acquired unlawfully."

13. The redistributive system is also very effective. The instrument of *Zakat* (poor-rate), *Sadaqat* (propitiatory offerings), *Khairat* (charity) and *Wirasat* (inheritance) were especially designed for distribution of wealth

and avoidance of its amassment in a few hands or groups. Among all these measures *Zakat*, a compulsory levy on hoarded wealth in various forms (according to prescribed rate) is a permanent institution in Islam to ensure the welfare and well-being of society.

14. The present unrest and tumultuous conditions in the world are mainly due to economic problems. There is, therefore, clash between capital and labour, money lenders and money seekers, landlords and tenants. The prevailing trend of economic forces even in these enlightened days of economic freedom leads to wide cleavage between two basic factors of production i.e. capital and labour. Then, monopoly is an economic evil. In its naked form, it sets man against man and class against class fuelling hostile interests and breaking the homogeneity of society. Again, accumulation of wealth in the hands of a few capitalists is also for clashing interests. Therefore, the Bolshevik Movement of Russia (which led to communism in the 19th century) had its birth against capitalism.⁸ What is then the way of equitable distribution of wealth to ensure socio-economic justice? Islam best solved the problem by imposing a "charity tax" on hoarded wealth in the form of *Zakat* and glorified it as an act of worship. Islam does not advocate communism (which has ultimately petered out) because it places all men, active and idle, literate and illiterate, intelligent and nincompoops on equal footing. Islam also does not encourage total concentration of wealth in the hands of a few capitalists. In fact "capitalism is also unrealistic in its assumption that self-interest and social interest are always in harmony."⁹ Islam devises a middle course as the middle course is always the safest. With the weapon of *Zakat*, wealth is made to circulate and pass to those who are empty-handed.

15. In Islam, economic enterprises for "proper ends" have been protected. Although an individual's right to property ownership has been recognized, yet this is an interim ownership since the ultimate ownership of all resources and goods rests with the Creator (*Al-Baqarah*: 284). According to Islam, the rich are only the stewards of wealth rather than absolute owners. Man is given wealth not simply for his own enjoyment but in trust also. The needy have a right to the wealth of the rich. The Holy Quran maintains:

"Those in whose wealth there is a stated share for him who asks and those dispossessed (who feel ashamed to ask)." (*Al-Ma'arj*: 24 & 25)

16. The Holy Prophet (ﷺ) in one of his Traditions mentioned the philosophy of wealth thus: “Man says – my wealth, my wealth! Have you got anything of your property except what you have taken as food and then it has ended, or put on a cloth and then it has rotten, or have given in charity and then it has gone away?” As to those who are mad after wealth and niggardly in allaying the sufferings of fellow beings, the Almighty admonishes in the following emphatic words:

“Woe be to every slanderer, traducer who amasses wealth and counts it. He thinks that his wealth shall abide for him. Lo! He shall surely be cast into the Crushing Fire. And what shall make thee understand what the Crushing Fire is? Fire of Allah kindled, which mounts up to the hearts...” (*Al-Humazah: 1-7*)

17. The state is assigned a definite welfare role. It can control natural resources which have some worth for the general public. It has to collect *Zakat* and other necessary funds for the welfare of the community. For safe custody and effective utilization of these funds, the institution of *Baitul Maal* (State Exchequer) was created. The essence of social and economic justice is the acceptance by society, through the agency of state, of its collective responsibility to look after the subject of the basic needs of each individual including the disabled, the decrepit and the handicapped. Precisely, the determined uses of *Zakat* are for: (a) the poor, (b) the needy, (c) the collectors of *Zakat*, (d) manumission of slaves, (e) those in debt, (f) holy struggle for religion or missionary activities for Islam and, (g) wayfarers or travellers in want. (*Al-Taubah: 60*)

18. The *Zakat Fund*, is so to say, a Social Security Fund to “insure” against all kinds of accidents and disabilities that generally prompt a man to save or hoard.¹⁰ However, the fixed rate of *Zakat* is the minimum level of “taxation” on wealth and is relevant to situations where the receipts of *Zakat* are adequate for the needs of a community. In a situation where the receipts are inadequate, the hands of state are not tied. Islam has conferred vast powers on the state to tax away wealth. It can claim that much wealth as may be necessary to strengthen up things.¹¹

19. It would not be out of place to mention here that the idea of “social insurance” is not new. It dates back to the days of the four rightly-guided

caliphs of Islam (7th century A.D.). It was the second rightly-guided caliph, Hazrat Umar Faruq (RA), a man of extraordinary vision and breadth of imagination who, in 642 AD, established a special government department *Diwan* with the sole objective of holding a census of population for determining the socio-economic conditions of the people at regular intervals. According to this official census, annual state pensions were given to the following classes of deserving persons:

- 1) Widows and orphans.
- 2) All persons who had been in the forefront of Islam during the time of Prophet (ﷺ), beginning with his widows, the survivors of the battle of the Badr, the early muhajirs and others.
- 3) The disabled, sick and old persons.
- 4) The children.¹²

20. The law of inheritance in Islam also ensures the diffusion of wealth. One's wealth or property is distributed among his family and relatives on his death. The Almighty Allah ordains:

“From what is left the parents and those nearest related, there is a share for men and a share for women, whether the property be small or large – a determinate share.” (*An-Nisa: 7*)

21. In a broader sense, the spirit of Islamic concept of social security is adumbrated in the following Quranic injunctions:

“Those who spend in the way of Allah and having spent do not boast or give pain (by word or deed), will get their reward from their Lord, and will neither have fear nor regret. Saying a word that is kind and forgiving is better than charity that hurts.” (*Al-Baqarah: 262 & 263*)

22. The Holy Quran and the hallowed sayings of Allah's Last Messenger (ﷺ) are full of concern for the indigent and the orphan. The Quran lays down the following criterion of piety:

“...virtue means one should believe in God (alone), the Last Day, angels, the Book and prophets; and no matter how he loves it, to give his wealth away to near relatives, orphans, the needy, the wayfarer and beggars, and towards freeing captives...” (*Al-Baqarah: 177*)

23. Freeing a slave has been regarded as a great act of benevolence in Islam. The Quran asserts:

“But he could not scale steep ascent. How will you comprehend what the steep ascent is? To free a neck (from the burden of debt or slavery), or to feed in times of famine. The orphan near in relationship or the poor in distress.”
(*Al-Balad*: 11-16)

24. On the occasion of his farewell pilgrimage (February, 632 A.D), the Prophet (ﷺ) delivered his last sermon in which he explained threadbare the rights and duties of various segments of society. He, inter alia, exhorted:

“O people! You have certain rights over your wives as they have rights over you... They are a trust from God in your hands. So you must treat them with all kindness. Clothe and feed your wives suitably... And feed your slaves too, with such food as you yourselves eat, and clothe them with what you wear, for they are the servants of the Lord...”¹³

25. These teachings of Islam invoked strenuous opposition from the kingpins of savage society, but, in the words of A. Guillaume, “The Apostle continued to proclaim what God had ordered him to proclaim.”¹⁴ The result of following these cardinal principles was that there was a period in Muslim history during the caliphate of Umar b. Abdul Aziz (d. 101 AH) when one would take his charity around without finding anyone to accept it from him.¹⁵ Even Western scholars have acknowledged the fact that the economic measures taken by Islam helped eradicating poverty from the society.¹⁶

26. So far as the question of fulfilment of physical needs is concerned, Islam goes beyond safeguarding the rights of human beings; it looks after animals as well. The Quran embodies a full chapter entitled “The Cattle” in which we find this Divine ordainment, “There is not a thing that moves on the earth, no bird that flies on its wings, but has a community of its own like yours. There is nothing that We have left out from recording...” (*Al-An'am*: 38) The Prophet (ﷺ) was a great benefactor of animals too. As to his attitude towards animals, he was centuries ahead of his time, condemning their wanton and useless killing, insisting that even predators had rights which must be upheld. Man’s love, he said, should extend to all creatures, for when even the humblest bird spreads its wings, it glorifies Allah.

Cruelty to animals he abhorred. One day, getting up to let a stray cat in search of water into the mosque he said, "One who lets a cat die of hunger shall suffer in Hell as the cat claws at him." When he saw a prostitute letting down her shoe into a well to draw water for a dog dying of thirst, he promised that she would enjoy the bliss of Paradise. He was not unmindful of Allah's lesser creatures. Passing a mongrel bitch with puppies, he posted a soldier to ensure that she was not disturbed; for, he assured his disciples, on the Day of Judgment domestic animals would be present to testify the treatment they had received from their masters. "Shall we be rewarded," he was once asked, "for our kindness to animals?" "There will be a reward" he replied, "for kind treatment of all those having a liver (living) and subsisting on fodder (feed of some sort)."¹⁷

27. It was this all-encompassing system of social security which was established by the Holy Prophet (ﷺ) centuries ago and strengthened by his followers. The enforcement of this system was in letter and spirit. Hence, Caliph Umer (RA) used to say, "If a camel dies of hunger on the bank of the Euphrates, I fear I would be questioned about that by Allah."¹⁸



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