

Social Security of Human Beings and Islamic Economic System: An Analysis

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ABSTRACT:

This research paper is an investigation of providence of social security to human beings by Islam, also deals with support and security of Islamic economic system for human beings. Islam provides a complete solution to the problems faced by human beings in day to day life. In Islamic society, each and every person will get their basic needs. The one who is disable or having illness (physical or mental), will be getting its basic needs. The second Caliph, Hazrat Umar (RA) saw an old Jew beggar, who was begging in the market, he called upon him and issued a monthly stipend. Hazrat Umar (RA) knew the responsibility of the state to provide him basic needs, further He state that the beggar had already paid to the state when he was young. Although, it is the duty of the state to ensure the basic needs of the people/citizen of state. Islam, also, encourages the individuals of the society to play their roles for the sustainability of equal system. The Quranic verses stresses on the responsibility of individual and state. The present world meet the misery of the people in nineteenth century while Islam had given born right to every human being, fourteen centuries ago. Islam has a fixed amount (specific amount of gold, silver, cattle and cash) of Zakat which has to be paid by the rich people to the state. In addition, the state will provide Zakat to the deprived people of the society.

Key Words: Islamic Economic System, Social Security, Human Beings, Zakat

Introduction:

The most distinguishing feature of the Islamic economic system is that it has made the notion of social security as its founding principle. In other words, it is the responsibility of the Islamic government to provide resources which are sufficient for basic human needs. Therefore, every citizen of the Islamic state has the right to be provided such necessities by the government if he is unable to provide these for himself and his family due to illness or any other acceptable excuse. We have mentioned the practice of the Caliph Umar may Allah be pleased with him whereby he fixed daily allowance for a Jew and this act of the Caliph is the interpretation and implementation of these Quranic verses:

“And in their properties there was the right of the beggar, and the Mahrum (the poorwho does not ask the others)”¹

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“As-Sadaqat (here it means Zakat) are only for the Fuqara' (poor), and Al-Masakin (the poor)”²

The sayings of the Prophet Muhammad peace be upon him that:

“he who dies under debt or leaves children (in helplessness), the responsibility (of paying his debt and bringing up his children) lies on me”³

“He who leaves property, that is for the inheritors; and he who leaves behind destitute children, then it is my responsibility (to look after them)”⁴

also points towards this principle. Thus, it is safe to conclude that provision of basic life necessities is the founding principle of Islamic economics.

The right to basic human necessities is not a mere human right granted to the human beings. Instead, it is a divine right which is sacred and superior to other rights and this is why it is assigned the status of a religious right by Islam. Anyone defying this right actually defies the religion of Islam itself as stated in the Quran:

“Have you seen him who denies the Recompense? That is he who repulses the orphan (harshly), And urges not the feeding of Al-Miskin (the poor)”⁵

Taking this right to the highest possible level, Islam made social security as the third pillar of Islam in the form of zakat. Thus, it is commanded by Allah Almighty:

“And they were commanded not, but that they should worship Allah, and worship none but Him Alone (abstaining from ascribing partners to Him), and perform As-Salat (Iqamat-as-Salat) and give Zakat: and that is the right religion”⁶

Islam does not give a mere call for the provision of basic necessities; rather it has provided a list of practical steps fourteen hundred years ago. These steps were provided at a time when humanity was devoured by ignorance and barbarity and the weak were engulfed by the powerful. At such time of lawlessness, Islam provided for a system known as zakat which was and is still a system different from other systems and which has its own sources and expenditures. When an attempt was made to demolish this system, the danger was rightly felt by the first Caliph Abu Bakr may Allah be pleased with him who crushed this betrayal with all might. In fact this was the first battle in Islamic history after the demise of the Prophet peace be upon him that was fought for the safety of the social security system of Islam.

From the Western perspective, the system of social security was introduced in the nineteenth century. As a result of the progress and development caused by the industrial revolution, many economic problems were created which led to demands of a social security system in order to address the issue of class system. However, this need was felt and addressed by Islam fourteen hundred years ago. Islam paid enough attention to this need so that humans are free from becoming slaves to their needs. By this, Islam wanted to prevent humans from trading the wrong way because once such a system is established, there would be no need to deviate from the right path. Such a system would also ensure to decrease the level of poverty in the world. Any society where the provision of basic necessities are ensured every citizen deserves to be called an Islamic society. We can further explain this hypothesis under following points:

1. The Nature of Social Security

2. The Importance of Social Security
3. Zakat as an Institution of Social Security
4. Islam As A Trend Setter in Social Security System
5. Zakat in the Modern Era

1. The Nature of Social Security: In order to better understand the nature of social security, it is important to explain and distinguish three inter-related terms:

- A. Social Insurance
- B. Social Security
- C. Social Solidarity

A. Social Insurance:

It takes place under the supervision of a government or other entity/company. Under social insurance mechanism, the participants pay some amount and they are entitled to protection under the scheme after the completion of a specific period and the fulfillment of certain conditions. This scheme is not restricted to a particular group or class of people and is open to all for participation.

B. Social Security:

It is the obligation of an Islamic government to provide for the basic necessities of all its citizens. Under social security, the citizens are not required to pay any amount. Rather it is the responsibility of the Islamic government to provide all basic facilities of human life to its citizens when they are unable to arrange them on their own due to some excuse. There are many texts from both the Quran and the Sunnah which denote social security from Islamic perspective. Some of these texts will be analyzed in the later part of this write up.

C. Social Solidarity:

It is a kind of obligation that some members of the society undertake. Accordingly, these members take the responsibility of mutual cooperation. However, this cooperation is not merely spiritual and religious; it is economic and monetary in nature. Each member of the Islamic society who has the capacity to help his brothers performs this task and it is known as haqq al-qarabah, haqq al-maon, haqq al-dhiyafay and haqq al-sadaqah etc. under Islamic law. Such solidarity is mandatory under Islamic law and many texts of the Shariah denote its obligatory nature. Some of these texts include:

“The believers are nothing else than brothers (in Islamic religion)”⁷

And

“Help you one another in Al-Birr and At-Taqwa (virtue, righteousness and piety); but do not help one another in sin and transgression”⁸

In a similar vein, the Holy Prophet (SAW) stated that:

“A believer to another believer is like a building whose different parts enforce each other”⁹

And he also stated in another hadith that:

“The similitude of believers in regard to mutual love, affection, fellow-feeling is that

of one body; when any limb of it aches, the whole body aches, because of sleeplessness and fever”¹⁰

It is likewise stated in another hadith that:

"No one of you becomes a true believer until he likes for his brother what he likes for himself"¹¹

In short, Islam is a religion of social security from the perspective of the Islamic government because it is the responsibility of the government to take care of its citizens. On the other hand, it is the religion of social solidarity from the perspective of individual members because the capable individuals are under obligation to take care of those who are not capable. Both the government and the individual citizens are, thus, duty bound towards needy members of the society. From the perspective of social security, all citizens irrespective of their religion, caste, race and language are entitled for the provision of their basic necessities in an Islamic government. This right is due to their being the citizens of Islamic state provided that they are unable to do so due to a valid reason. There is no disagreement among the jurists that the quantity of such provision is subject to increase and/or decrease on the basis of time, place and the societal conditions.

The concept of development from Islamic economic perspective:

Islamic economic does not consider the abundance of economic resources to be the sign of development of a state or country. Similarly, it does not view advancement in the field of technology or a high per capita income to embody progress. Instead, Islamic economics views a developed country the one in which all the citizens have resources sufficient for their basic livelihood and necessities. Similarly, Islamic economics consider a country developed when its resources are sufficient to free its citizens from economic worries and they are also free from the sense of depravity and insufficiency. This fact has stated by Imam Ibne Taimiyyah in these words that Allah the almighty created wealth for the assistance of His worshipping because He created humans for His worship. Therefore, the provision of basic necessities of life to every citizen is a point around which the entire Islamic economic system revolves. The right of ownership, which is a prominent feature of Islamic economic system, also centers this very point. Hence, the purpose and nature of economic development in Islam is that basic necessities of life should be provided to all the citizens and this is a point which is called al-kifayah by some of the Muslim jurists.

2. The importance of social security in Islam:

Social security is one of the main objectives of Islamic economic system. Social security is defined as the responsibility of an Islamic state to provide the basic necessities of life to all its citizens. It race, color, religion of citizens do not make any difference in this regard. The only prerequisite is that the citizens should be unable to fulfill their basic needs due to a valid reason.

Social security is the central feature of Islam. In fact it is the essence of the religion of Islam and denying it is equal to the denial of the religion of Islam, as stated by Allah:

“Have you seen him who denies the Recompense? That is he who repulses the orphan (harshly), and urges not the feeding of Al-Miskeen (the poor)”¹²

It is similarly stated at another place that:

“It is not Al-Birr (piety, righteousness, and each and every act of obedience to Allah, etc.) that you turn your faces towards east and (or) west (in prayers); but Al-Birr is (the quality of) the one who believes in Allah, the Last Day, the Angels, the Book, the Prophets and gives his wealth, in spite of love for it, to the kinsfolk, to the orphans, and to Al-Masakin (the poor), and to the wayfarer, and to those who ask, and to set slaves free, performs As-Salat (Iqamat-as-Salat), and gives the Zakat”¹³

In a similar tone, the Holy Prophet (SAW) has stated that:

“That person is not a perfect believer who sleeps with full stomach at night but his neighbor is hungry and he knows not about it”¹⁴

Social security has preference over all other rights in Islamic economics. This is because entitlement to rights under social security is actually the right of Allah which is sacred and preferred over all other rights. Therefore, an Islamic society should take care of this right. If a society becomes so much poor that the income of the government is low and its earning is scarce, then the individual does not have the right to earn more than his need. A verse of the Holy Quran guides us to this conclusion:

“And they ask you what they ought to spend. Say: That which is beyond your needs”¹⁵

Similarly, it is stated in a hadith of the Prophet (SAW) that:

“When the people of Ash`ari tribe ran short of food during the holy battles, or the food of their families in Medina ran short, they would collect all their remaining food in one sheet and then distribute it among themselves equally by measuring it with a bowl. So, these people are from me, and I am from them”¹⁶

So this habit of the people from Ash`ari tribe was liked and appreciated by the Prophet (SAW) because it consisted of helping each other. There is a similar report from Umar may Allah be pleased with him as he stated that:

“I really wish to fulfill the need of every person as much as I can do so. If we are unable to do so, then we will take care of each other unless we become equal in basic necessities”¹⁷

Abu Zar Ghiffari may Allah be pleased with him states that:

"It surprises me that when a person does not find in his house what is sufficient for him, then how he does not attack people with his sword (i.e. it is permissible to attack people for the fulfillment of one's basic needs)"¹⁸

This fact is expressed by Imam al-Shafiee in these words:

“The poor have right in wealth to the extent that wealth is like a common property between its owner and the poor”¹⁹

3. Zakat: An Independent Institution of Social Security

Islamic economic system did not rely on a mere call to social security; it built a special institution for this purpose which is known in its applied form today as the ministry of zakat. The role of this institution is to fulfill the needs of the poor and

needy people of the society, a phenomenon for which the jurists use the term hadd al-kifayah or had al-ghinaa. In this connection, Umar may Allah be pleased with him states that:

“When I give them (i.e. the needy people), they will become affluent (it will be till making them affluent)”²⁰

while the fourth Caliph Ali Ibne Abu Talib states that:

“Allah has made in the wealth of the rich that part which is sufficient for their poor”²¹

Imam al-Mawardi states that:

“The poor and needy will be given from zakat an amount which is sufficient to take them out from the category of poor and scarcity to the minimum level of affluence”²²

He similarly stated at another place that:

“Payment (to the poor) should be on the basis of sufficiency (for basic needs)”²³

The Hanafi jurist Imam al-Sarakhsi, states that:

“The ruler of the Muslims should fear Allah in the matter of spending wealth in their masarif (sources of spending). Hence he should not leave a poor without giving him from the charity- i.e. zakat- unless the poor and his family need no more help. But if there are some needy Muslims still while no zakat are left in the public treasury, the ruler should give them from the sources of treasury itself (other than zakat)”²⁴

The role/importance of zakat institution:

The role of zakat department is not merely the fulfillment of the needs of the poor and needy. It is also the responsibility of this institution to provide opportunity of work to those who can work. In other words, the skillful poor should be provided with capital which is enough for them to start their own business. This will provide a permanent source of income for them and will enable them to become part of the category of zakat giving people and not zakat taking poor. This will decrease the burden of those families whose income is less which was the case in the earliest days of Islam when Umar may Allah be pleased with him used to fix daily allowance for every newborn.

Jihad against those who refused payment of zakat:

If we look back into the history, we find that Islamic economics is such a school which resorted to the use of force for the sake of social security. The human history observed in this particular case that a country fought for the right of poor and needy. It happened when after the demise of the Prophet peace be upon him some tribes refused to pay zakat. The first Caliph fought against those tribes and took zakat from them and uttered his famous words:

“If people refuse to pay the rope that they used to give to the Prophet peace be upon him, I will fight against them for this refusal.”²⁵

When Umar may Allah be pleased with him argued that there should be no fight against such people because they offer prayer and believe in hereafter, the first Caliph replied that he will fight against anyone who differentiates between prayer and zakat. About this reply, Umar may Allah be pleased with him also responded that Allah

opened my heart about this issue and I realized that Caliph Abu Bakr may Allah be pleased with him is right in this regard.

4. Islam as a trend setter in social security system globally:

Social security was known to the world at a very late stage because this system was the result of quarrels, disputes and disputes among the classes of society. These disputes appeared first in the wake of the industrial revolution prior to which there was no legal status provided to social security. Thus, Islam led the course by first providing the institution of social security and paying it the most attention before every other system.

Reasons for the attention paid to social security:

The jurists have discussed in detail to the fact of attention that is paid by Islam to social security. In this regard, it will suffice to the famous scholar and jurists Imam ibn Taimiyyah who opines that neither belief can be straightened nor morals developed unless and until all members of a particular society are satisfied enough about their life, their dwelling, and their dress etc. Similarly, the members also need surety that in case they are trapped in a trouble, the society will help them and the government will provide the means for their protection and security and they will not be left helpless in times of need. This is because leaving even a single at the mercy of difficult situation is like the denial of entire Islam. This is why Imam ibn Hazm writes that:

“It is permissible for a hungry person to take by force extra food from another person at the time of need. If the hungry person is killed in this, the murderer will be punished with death penalty and if the one who stops the hungry person is killed, he deserved the wrath of Allah and no blood money will be payable for his blood because he did not pay a right and he is like a member of the traitors group”²⁶

Important pillars of an Islamic society:

The important pillars of an Islamic society consist of these. An Islamic society deserves to be called Islamic only in the case when it provides the basic necessities of life to its members. This is because the concept of development from an Islamic perspective can only be imagined after this level is achieved and poverty is reduced to this extent. In the distribution of wealth, Islam has a specific pattern which is the provision of basic necessities to all prior to distribution. This is a sacred responsibility in which no compromise is allowed. After this, each individual will be rewarded as per their effort and there is no limited to the maximum one can get through his effort. It is derived from a hadith which states that:

“There is no harm in affluence for that person who fears (Allah)”²⁷

There is a famous statement of the second Caliph Umar may Allah be pleased with him that:

“I really wish to fulfill the need of every person as much as I can do so. If we are unable to do so, then we will take care of each other unless we become equal in basic necessities”²⁸

He similarly stated that:

“Every person has right in this wealth until he/she is provided according to their needs and situation faced (services rendered to Islam)”²⁹

Islam recognized this fact from the beginning that an economic problem like poverty could not efficiently resolved with mere generosity. Similarly, reformative steps may also be insufficient at times to lessen its impact. Instead, it is important to find a permanent solution to this problem. For this purpose, Islamic economic system designed an institution from the outset that offered a solution to this problem. Additionally, Islam also took many steps for economic development which are counted as part of rituals. Therefore, providing the basic necessities to every individual is the responsibility of the Islamic state. It is similarly the duty of such state to provide opportunities and resources for such a living in which these necessities are ensured by individuals for themselves. If zakat institution is unable to fulfill the provision of such necessities to every citizen, then the government should come forward and use resources of the public treasury for this purpose.

5. Zakat in the contemporary age:

In some Islamic countries, there was a serious controversy regarding zakat as to whether it is a monetary right or a ritual. We are not in pursuit of this controversy here. However, it should be noted that zakat is both a ritual and a monetary right. Here only the Islamic principles of zakat will be discussed which include its underlying reason, nisab, expenditure.

A. Reasons for making zakat an obligation:

What is the underlying reasons for making zakat in some types of wealth? In contemporary era, some types of wealth have emerged which were not present at the time of the Prophet peace be upon him. These include factories, huge building, shares, means of transportation etc. All these items come under the law of zakat because the underlying cause of zakat is found in these instances. This cause is actual growth or the capacity of growth. Thus, it appears that any type of wealth has the feature of growth, whether it is actual or potential, like buildings, pieces of land, shares, and cash etc.

B. Nisab of zakat:

Nisab means the minimum quantity of wealth on which zakat payment become obligatory and which is more than the basic needs of a Muslim. This quantity has been fixed by the Prophet peace be upon him which is a minimum of five camels, a minimum of forty sheep, 85 grams of gold, 200 dirhams of silver, 653 grams of agriculture product, and tenth or fifth of grains.

C. Zakat and taxes:

In the early era of Islam, there was no concept of taxes. Caliph Umar may Allah be pleased with him imposed taxes of trade only which can be called import or export tax on items imported or exported in the country. In such tax, the rule was to cater for commensurateness. In other words, the non-Muslim traders in the Islamic state were treated in the same way as Muslim traders were treated in the non-Muslim states. However, we find a tax system today in all countries in different shapes, whether they

are Muslim or non-Muslim. The question here is that whether an Islamic country can impose a monetary obligation other than that of zakat? The answer to this question is that zakat is both a monetary obligation and a ritual and if an Islamic state is unable to meet its expenditures through zakat then it can impose taxes. The system of taxation is not mutually exclusive with the system of zakat. However, the obligation of zakat will not be exempted by payment of taxes because tax is imposed and received under a different law.

D. Zakat and jizyah:

Islam has imposed zakat for the purpose of social security and every affluent person takes part in this system as per the wealth they own. The beneficiaries of zakat are both Muslims and non-Muslims and no discrimination is done on the basis of creed. Similarly, Islam has included non-Muslim wealthy citizens part of this system so that they can join hands and try to lessen the burden of the poor members of the society.

Conclusion:

Islam states that state is responsible to provide the basic needs to the people, who are deprived from basic needs of living life. The first Caliph of Islam for the first time implemented the idea to give relief in Zakat to some people and fought against them. Further, he pleaded that Salah and Zakat have the same importance. The example of the second Caliph Hazrat Umar, who provided the basic needs to a Jew. Islam not only gives the idea of the human's social security, rather it provides the whole system for Zakat collection and distribution. Apart from Zakat, extra charities (sadaqaa) is also encouraged like; fitrana in the month of Ramadan and Nazar in different cases. Any society if applies Zakat with the true spirit, the poverty level will be reduced to lower level. On the one hand Islam calls the state responsible for the social security but on the other hand it encourages individuals to help the state and the society by doing work and earning from their own hands. Therefore, the implementation of Islamic economic system in the country will solve most of the economic and social problems.

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