

## **SOCIAL SECURITY DURING THE REIGN OF CALIPH 'UMAR IBN AL-KHATTAB**

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### **ABSTRACT**

*The social security system in Islam has a different nature and approach in comparison to the prevailing systems like British social legislation, US social legislation, Scandinavian social legislation and the social legislation in the communist states. The contemporary social security systems are not new for the Muslim world because they already have experienced the excellent social security system in the early period of Islam. This article aims to present the portrait of the social security system of Islam prevalent during the reign of 'Umar ibn al-Khattab, the second caliph of Islam, which was based on the Moral values.*

### **INTRODUCTION**

Social security is a fundamental human need. Sudden sickness, death, disability, disease, unemployment, fire, flood, storm drowning and accidents related to transportation, and the financial loss caused by them, are the reasons which create this need. It often happens that, due to these unwanted sufferings, a victim and his dependants move towards poverty. Their economic situation becomes so unsound that they need economic help. This reality requires that social security should be treated as a basic human need over very wide range human activities and situations. Before discussing the actual topic of this article it would be appropriate to conceive briefly the modern and the Islamic concept of social security.

### **MODERN CONCEPT OF SOCIAL SECURITY**

Social security is the minimum security provided by the State to its citizens against certain eventualities like unemployment, accident, disability or death while at work. Provision of such a sort of social security is getting universal recognition in the context of providing wider welfare for the people of the State.<sup>1</sup> The term 'social security' denotes the programmes established by law to provide the economic security and social welfare the individual and his family.<sup>2</sup> Some European authors try to trace the evolution of these laws to some practices of the late medieval period. But the truth is that Europe first got acquainted with the laws of social security at the end of the last century only. Before 1883, the functions that now come under social security law, were discharged by private arrangements made chiefly by co-operative movements among workers.<sup>3</sup> Nowadays these programs are designed to provide allowances and services to individuals in the event of retirement, sickness, disability, death, or unemployment. In particular, it refers to the social insurance portion of that act, which uses contributions made by workers and employment, disability, or death.<sup>4</sup>

### **ISLAMIC CONCEPT OF SOCIAL SECURITY**

The fundamental concept of social security in Islam is to take care of the basic needs of everyone who is unable to meet his needs. It means, fulfilment of the basic necessities of life, of the citizens of an Islamic State, is the responsibility of the state, irrespective of their class and creed.<sup>5</sup> To understand this concept, it is essential to understand the

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philosophy of the concept of social security in Islam. It is neither in Capitalism, nor in Communism, nor even in European Socialism but a harmonious combination of the material with the spiritual. The other concepts of social security systems are the outcome of human mind, but the social security system of Islam is Divine in character and entirely based on Qur'an and Sunnah. It is a system to accomplish the high standard of morality expressed under the term 'righteousness'. The Holy Qur'an states:

“It is not righteousness the ye turn your faces towards East or West; but it is righteousness to believe in All – h and the Last Day, and the Angels, and the book, and the messengers; to spent of your substance, out of love for Him, for your kin, for orphans for the needy, for the wayfarer, for those who ask, and for the ransom of slaves; to be steadfast in prayer, and give Zakah, to fulfil the contracts which ye have made; and to be firm and patient, in pain (or suffering) and adversity, and throughout all periods of panic, such are the people of truth, the God-fearing.” (al-Qur'an 2:177)<sup>6</sup>

The obligations enjoined in the above verse 2:177, which man has to fulfil in life the Qur'an attaches immense importance to offering material help to the needy and the poor. So mindful is the Qur'an of the economically depressed classes of the society that it calls upon. So mindful is the Qur'an of the economically depressed classes of the society that it callas upon every earning member of the society to be sympathetic to the creatures of God and show them in the deeds of charity. The following verse 3:92 of the Qur'an confirms this.

“By no means shall ye attain righteousness unless ye give (freely) of that which ye love: and whatever ye give, All-h knoweth it well.” (al-Qur'an 3:92)<sup>7</sup>

Social security being the prime concern of Islamic state, not only are the means of sustenance supplied to its citizens but their comfort is also looked after. Besides, everyone is held responsible for the welfare of the other, prophet Muhammad (peace be upon him) has very wisely explained this philosophy: “Everyone is a keeper unto other and responsible for the welfare of all”. In an Islamic society the rich, as such, cannot be unmindful of their brethren in need. According to al-Qur'an 59:7, wealth is not to circulate among the rich only and it must serve useful purpose and be developed through traffic and trade, al-Qur'an 4:29. It is noteworthy at this point, that the compulsory payment of Zak-h<sup>8</sup> and the prohibition of Rib,<sup>9</sup> which are the religious obligations for a Muslim, also work as a device for achieving social security in the Islamic economic system.

The concept of social security in Islam is based upon the best principles of morality. Islamic teachings of Tawhid, Risalah and khirah are impregnated in such a way that they touch the heart of man and stimulate the feelings of fraternity and devotion for other, with the result that he takes pleasure in righteous deeds. This behaviour of the individual forwards society guarantees the welfare of all and cures the social ills that emerge from selfishness. Divine law on the other hand, provides social justice whose main concern is to give to others their due. Consequently, no member of the society is left uncared.

In an Islamic economic system, public welfare and social security is the foremost economic obligation of the State. It is the responsibility of the State to provide relief to people in distress and fulfil their needs arising out of any sudden calamity, hereditary

deformity, temporary unemployment, old age, or the natural death of the family guardian. The standard of social security will naturally depend on the socio-economic situation and on accepted norms. Generally the state should rely on its own revenues to meet these obligations. In certain cases, however, some special sources may also be tapped. For example, the employers i.e. factories, institutions and the government, may be required to bear the burden on behalf of their workers and employees, just as the wages and salaries. The employees may also be required to make some contribution to the scheme during their employment.<sup>10</sup>

### **SOCIAL SECURITY SYSTEM DURING THE REIGN OF ‘UMAR IBN AL-KHATTAB**

During the time of Caliph ‘Umar ibn al-Khattab (634-44 AH / 1237-47 CE), (May Allah be pleased with him), the Muslims ruled from Tripoli (Libya) to Balkh (Afghanistan), from Armenia to Sindh (Pakistan) and Gujrat (India), and over the countries lying in between such as Syria, Iraq and Iran etc.<sup>11</sup> the reign of ‘Umar ibn al-Khattab is considered to be the brightest period in the history of the Islamic system of social security. The social and economic justice prevailed and every citizen of the state was given his due share.<sup>12</sup>

### **SENSE OF RESPONSIBILITY**

‘Umar ibn al-Khattab was so vigilant about the social security of the people that once he said, “The Caliph is the supporter of him who has no supporter”.<sup>13</sup> On another occasion he said, “each and every individual Muslim has a right in the property of the state treasury whether he exercises it or not”.<sup>14</sup>

### **DEPARTMENT OF SOCIAL SECURITY**

‘Umar ibn al-Khattab was the first ruler in the world history who introduced the system of social security in his government. A department of social security was established for census and registration of the citizens, to ensure the provision of the basic necessities of the life to the destitute of the society. The registration for providing social security had different categories. The grants were fixed for fighters and volunteers from Fay, while the needy and destitute were paid allowances from Zakah, ‘Ushar and Saadaqa.<sup>15</sup>

### **DEPARTMENT OF PUBLIC TREASURY**

State revenue, is the most important tool for providing security to a nation. During the caliphate of ‘Umar ibn al-Khattab the income of the treasury department had immensely increased due to his wise and strict administrative policies. Khums (the one-fifth of the spoils of war) was credited to the treasury department for the use of the Muslims at large.<sup>16</sup> ‘Umar ibn al-Khattab fixes the allowances and stipends for the Muslim community graded according to one’s merit with reference to Islam. For example, after the battles of Yarmuk and Qadisiyyah, the Muslim won heavy spoils. The coffers at Madinah al-Munawwarah became full to the brink.<sup>17</sup>

The aim of the Islamic social security system is to fulfil all possible human needs. These needs can broadly be classified into two categories: (1) Primary needs i.e. food, apparel, shelter and necessary medical care, and (2) Secondary needs i.e. education, matrimony, old age benefits and social services etc. In the light of the above-mentioned categories, we shall now, observe the social security system during the reign of Caliph ‘Umar ibn al-Khattab (May Allah be pleased with him).

**PRIMARY NEEDS****SOCIAL SECURITY THROUGH PROVISION OF FOOD**

During serious drought or famines in Arabia, 'Umar ibn al-Khattab asked the provincial governors of Syria, Iraq, and Egypt to send food-grains and other necessities of life for the citizens, which were distributed among the people according to the family size. Meals were cooked at the State level and all persons from interior of the desert who took refuge in Madinah al-Munawwarah were fed daily at state expense. According to one account as many as 40,000 persons were fed every day.<sup>18</sup> And according to another tradition, every month, two weights of wheat, two of Olive oil, and two of vinegar were given to every Muslim and also to the slaves.<sup>19</sup>

**SOCIAL SECURITY FOR THE POOR AND DISABLED**

During the famine of year 18 AH, 'Umar ibn al-Khattab appointed several persons to serve the hungry with meal twice a day. In those days, when the persons from different parts of the country rushed to Madinah al-Munawwarah in search of food, 'Umar ibn al-Khattab saw a person eating with his left hand. He asked him as to why he was eating with his left hand. The person replied, "O slave of Allah! My right hand is busy". 'Umar ibn al-Khattab asked, how come? He replied, "it was cut off in the battle of Mu'tha". 'Umar ibn al-Khattab hearing this 'Umar abn al-Khattab sat beside him and asked while he was weeping, who helps you in ablution? Who washes your head? Who cleans you clothes? Then he appointed a servant to help him; allotted him a house and also provided him with the necessities.<sup>20</sup>

**NECESSARY MEDICAL CARES**

Once, seeing some non-Muslim lepers on his way back from a journey, 'Umar ibn al-Khattab issued orders that they should be provided maintenance from the State funds.<sup>21</sup>

**SECONDARY NEEDS****SOCIAL SECURITY THROUGH EDUCATION**

One of the top most priorities in the Islamic social system is education. 'Umar ibn al-Khattab appointed teachers for boy's education who were paid from the treasury department.<sup>22</sup> According to Wudayf ibn 'A, there were three persons in Madinha al-Munawwarah who used to teach the children. 'Umar ibn al-Khattab paid them 15 Dirhams from the treasury department.<sup>23</sup> The governors were ordered by 'Umar ibn al-Khattab to provide the list of the best Qurra' (those who could recite the holy Quran according to the rules of recitation), so that they may be appointed on higher stipends for mass education around the country.<sup>24</sup>

**SOCIAL SECURITY THROUGH MATRIMONIAL ALLOWANCE**

Unmarried poor, of both sexes, were financially assisted from treasury department to lead a married life. 'Umar ibn al-Khattab wrote to Zayn ibn 'Abd al-Rahman ibn 'Umar ibn al-Khattab the governor of Kufah, to give matrimonial allowance to the unmarried needy persons.<sup>25</sup>

**SOCIAL SECURITY THROUGH OLD AGE BENEFITS**

Yearly stipends were given by the government of 'Umar ibn al-Khattab to old men and women.<sup>26</sup> The Caliph 'Umar, on seeing an old Jew begging, brought him to his house. He gave him some cash and ordered the treasury officer that such people who could not earn their living should be granted stipends from the public treasury.<sup>27</sup>

### **SOCIAL SECURITY THROUGH OLD AGE INVESTMENT**

'Umar ibn al-Khattab used to ask the recipients of stipends, to invest their money in the purchase of herd and cattle, for their future economic survival, because of the possibility that the future governments would not be able to give them stipends.<sup>28</sup>

### **SOCIAL SECURITY THROUGH LOANS FOR ECONOMIC ACTIVITY**

Loans were given to the merchants for a fixed period by the treasury department as business partners on Mudariba (profit and loss sharing) basis.<sup>29</sup>

### **SOCIAL SECURITY THROUGH INTEREST FREE LOANS**

Caliph 'Umar ibn al-Kh-b introduced an interest-free loan service, with a guarantee of repayment, for those who had temporary needs. The caliph himself had access to it for his private needs. It goes without saying that the "Nationalisation" of lending without interest was the necessary concomitant of the prohibition of interest in Islam. Caliph 'Umar ibn al-Khattab used to lend public money even to merchants for fixed periods, and the Treasury participated with them in a percentage of their business returns, participated not only in gain, but also in the event of losses.<sup>30</sup>

### **SOCIAL SECURITY THROUGH PAYMENT OF DEBT**

Indebted persons were helped by the treasury department to pay off their debts.<sup>31</sup>

### **SOCIAL INSURANCE**

Another application of the State expenditure was for a kind of social insurance. If somebody was found guilty of involuntary homicide and was unable to pay the blood money, required by law, out of his own means, the government came to his help under this head of budget.<sup>32</sup>

### **SOCIAL SECURITY THROUGH STIPENDS**

The government gave yearly stipends to widows, married and unmarried women,<sup>33</sup> young men,<sup>34</sup> immigrants.<sup>35</sup> The stipends for the children were given from their time of birth.<sup>36</sup> The expenses of nursing and breeding for the new-born child. In the beginning a child was given 100 Dirham per annum, which was increased later on.<sup>37</sup> For the unclaimed children a stipend of 100 Dirham was fixed.<sup>38</sup>

### **GENERAL SOCIAL SECURITY**

During the reign of 'Umar ibn al-Khattab in important cities guesthouses were constructed to serve as rest houses. Roads and bridges were constructed for public use. On the road from Madinah al-Munawwarah to Makkah al-Mukarramah, shelters, wells, and meal houses were constructed at every stage, to provide boarding and lodging facilities to those travellers who get tired before reaching their destination or run short of the provision. Canals were dug to irrigate fields as well as to provide drinking water for the people. Ab M canal was nine-mile long canal, which brought water from the Tigris to Basra. Another canal known as Maqal canal was also dug from the Tigris. A canal known as the Am r al-Mu' min n canal was dug to join the Nile to the Red Sea.<sup>39</sup>

### **SOCIAL SECURITY FOR THE NON-MUSLIMS**

In an Islamic State the non-Muslim minorities are called Dhimmis, which means, the protected of God and the Prophet (peace be upon him). Islamic Shariah assures the basic material needs of the non-Muslim subjects of an Islamic State. On one occasion, Caliph 'Umar ibn al-Kha b said, "To him who will be the Caliph after me, I commend my wish

and testament! The dhimmis are protected of God and the prophet. Respect the covenants entered into with them, and when necessary fight for their interests and do not place on them burden or responsibility, which they cannot bear.<sup>40</sup>

Jizyah is a capitulation tax, which is levied by the Islamic State upon citizens who are of a different faith, but claim protection (am m). Jizyah, thus, guarantees the security of their life and property. It is founded upon a direct injunction of al-Qur'an 9:29. In the era of 'Umar ibn al-Khattab, the poor, sick, old and also those non-Muslim were exempted from Jizyah who participated in military service.<sup>41</sup>

'Umar ibn al-Khattab was so apprehensive about prosperity and welfare of the non-Muslim subjects of the Islamic state. Once, when Hudayfah and 'Uthman ibn munayf returned with amount of Kharaj (tax on non-Muslims) from the area of river Tigris, 'Umar ibn al-Khattab asked them if they had received from the Dhimmis more than what they could pay? Juhaythah replied, "whatever is left with them is much greater than what has been received". 'Uthman replied, "I have left with them double to this". Hearing this 'Umar ibn al-Khattab explained the importance of this problem in these words: "By Allah! If I remained alive I will grant the widows of Iraq so much so that they shall not be in need (of financial aid) of any caliph after me".<sup>42</sup>

### **SOCIAL SECURITY & OLD-AGE BENEFITS**

The department of social security had not only opened its door for the Muslims but also for non-Muslims. As a matter of fact, it was a complete system of social insurance. Once 'Umar ibn al-Khattab saw an old and blind man begging. He asked, "Who are you and why are you begging?" he replied, "I am a Jew, payment of Jizyah, economic needs and old age has forced me to beg". Hearing this, 'Umar ibn al-Khattab caught him by his hand, took him to his home and granted him whatever was available. Then he sent an order to the treasurer, saying, "Consider the case of this person and the others of his age", By Allah! We cannot be good, if we benefit from his bloom but leave his barren to destroy. In the Holy Qur'an adaq are for the needy and the destitute. And in my opinion the needy here means the poor Muslim and word Masakin refers to the needy and the poor of people of the scripture". He granted Jizyah concession to all people of that sort and fixed their stipends from the Treasury.<sup>43</sup>

### **STIPENDS FOR NON-MUSLIM**

The poor were given stipends from the treasury without any distinction of religion. Instructions were sent to the treasury officer that in the Qur'anic injunction that adaq were for the poor and the needy, the "poor" should be understood to mean the Muslim poor, and the "needy" the poor among the Jews and the Christians".<sup>44</sup>

### **CONCLUSION**

The main features of the social security system introduced during the reign of Caliph 'Umar ibn al-Khattab can be enumerated as follows:

- Social, economic, and political justice prevailed.
- A complete system of social security for all the citizens irrespective of class and creed.
- Food, apparel, shelter, necessary medical cares, education, matrimonial aid, old age benefits, stipends and other social services were provided to all the needy citizens of the state.
- Concentration of wealth, exploitation, profiteering, interest, hoarding, black-marketing etc. were strictly prohibited.

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