

Social Security: An Introduction
(A Comparative Study in the backdrop of Islam and West)
Atique Tahir* & Atiq uz Zafar Khan**

Abstract

The right to social security and the provisioning of basic necessities of life is considered as one of the primordial Human Rights. This social security system and the fulfillment of the basic needs of man have been given recognition by almost all the international, regional and national instruments of human rights. It received recognition by all the revealed religions of the world. The religion of Islam lays great emphasis on this important aspect of social security and the provisions of necessities of life of the subjects of an Islamic state. There is no denial to the fact that survival of man's life without the basic necessities of life is near to impossibility. One cannot survive without food; clothing and shelter. They are essentially required for man's existence. The system dealing with such necessities of life and ensuring its provisions is termed as the social security system. Islam being the religion of nature has not ignored only this important aspect of life, rather has ensured the provision of basic necessities of life. Even a cursory look at the contents of the Islamic ideology indicates that the Quran and the Sunnah have dealt in depth with every aspect of social security system in order to make man's life valuable and dignified. The present study explores different aspects and dimensions of 'Social Security System' in Islam drawing a sharp comparison with western social security systems.

Keywords: Social Security; Islam; Modern States;

Meaning and Concept

Social security system deals with the provision of fundamental needs of man, covering disability, sudden sickness, unemployment, disease, flood, fire, drowning, storm, traffic accidents and the financial losses caused due to these reasons. The sufferers of these

* Dr. AtiqueTahir, Associate Professor, Faculty of Shariah and Law, International Islamic University, Islamabad.
Email: atique.tahir@gmail.com

** Dr. Atiq uz Zafar khan, Assistant Professor, International Institute of Islamic Economics, International Islamic University, Islamabad

events consequently face poverty and require financial assistance for themselves and their families.

The term Social Security, in modern sense, denotes program and schemes chalked out by law which ensure the provision of basic necessities of life to the individual and his family, when the normal means of doing so fail.¹ It is a “scheme to provide relief to the victims of social contingencies”.²

The ILO defines social security system as:

*“A set of legal provisions creating a title to defined benefits for defined categories of persons, in defined contingencies, including maternity , child maintenance, conditions requiring medical care, maintenance of community health , incapacity for work, unemployment, old age, funeral and death of the breadwinner.”*³

Social security systems may vary from country to country, from time to time, from nation to nation and from economic system to economic system. In general, however, “when earnings have stopped because the worker has retired, or died, or is disabled, benefit payments are made from the Social Security Funds to replace the part of the earnings, the family has lost”⁴. Whereas the term “Basic Necessaries “is used in different ways. Generally it is restricted to things which are required to maintain bare existence.⁵ Sometimes it covers the things to maintain a standard of living with dignity and honour.⁶ The concept of social security enshrined in the UDHR speaks as:

*“Everyone, as a member of society, has the right to social security and is entitled to realization, through national effort and international co-operation and in accordance with the organization and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality.”*⁷

Historical Background

The term social security is of recent origin, though the concept has a long history particularly concerning the reliefs of the poor and needy. Until late 1960s one hardly ever heard of the rights of the poor or of those who are in need of relief or welfare. But since then “poverty has developed into a separate branch of constitutional, statutory, and administrative law. Today all industrialized countries as well as many developing nations have a social security system”.⁸

The phrase ‘welfare state’ was originally introduced in 1930s by Professor Alfred Zimmer, primarily meaning thereby the

wholesome concept of welfare schemes and social services. The central Government in hand and gloves with the local governments assumed an added responsibility for eradicating all the social problems aiming at widespread use during the war to project so as to contradict Hitler's warfare state.

In Europe Germany took the initiative in social security legislation thereby passing the first insurance law in the year 1883. Subsequently A national Compensation Act' was enacted a year later. This was followed by mandatory old-age and in validity insurance schemes in 1889.⁹

Britain began its social security program in 1897 with the beginning of workmen's compensation legislation and added a compulsory health insurance bill in 1911. Russia also passed a sickness insurance law in 1911; France enacted social security legislation much later than most of other industrial nations and passed it at once.¹⁰

In 1928 compulsory sickness, maternity, disability, old-age, and survivorship insurance went into effect between World Wars I and II. Most of the European nations adopted old-age insurance, and many also provided disability and survivorship benefits. In addition, unemployment insurance legislation was widely enacted as compulsory legislation.¹¹

In other parts of the world, Uruguay passed old-age, disability, and survivors insurance statute in 1919. Japan a sickness insurance law in 1922, and Chile a sickness, disability and old- age statute in 1924. New Zealand combined insurance and relief in an extensive Act passed in 1938 covering sickness, maternity, disability, accident, old- age, survivors, and unemployment, and also providing for family allowances.¹²

Social Security in Modern States

Here we would like to highlight the social security system prevalent in some of the developed/ under developed countries. A glimpse of such systems is appended below.

Social Security System in USA

The term social security used in the USA has different connotations as compared to the rest of the English speaking countries. In USA it stands for "specific social insurance program for the retired and the disabled", whereas in the rest of the English speaking world the term refers to economic security for the people confronting certain risks and is thus viewed in a wider perspective.

In the modern sense the term is used in a broader spectrum which includes the security of basic necessities of life, (such as food, shelter, clothing, medical care and education etc.). The security of social participation, work, health and security against other social risks.

In the United States, social security legislation came relatively late, because the economy was essentially agricultural. Virtually an unlimited supply of land in the West provided the population with the opportunity to make a living. As the nation gradually changed from a rural to an urban economy, greater number of people found themselves more dependent on wages and less protected by nature's bounty of land. Consequently, the need for protection against loss of wages increased, and some states adopted assistance programs.¹³

The first form of social insurance, workmen's compensation was enacted in 1908, to cover federal employees. Several states adopted Workmen's Compensation Act in 1911 and other states followed later with their own legislation. Aside from workmen's compensation except for a few state statutes, no significant laws were legislated with regards to social security till 1935 when social security act was passed by the Congress. Since then legislation has centered on expanding the coverage and increasing size of benefits under the Act.¹⁴

In the first three decades of 20th Century, many states of America made arrangements for granting public assistance to certain categories of population, but this type of assistance was extremely limited in its coverage. Workmen's compensation which had its beginning in 1908 was the first type of Social Insurance to be developed there and unemployment Insurance Bill was introduced in 1932. It became an Act in 1935 known as Social Security Act and is considered a landmark in the evolution of Social Security System of U.S.A and the modern world. It was amended to change its very concept and content in 1939 and 1956 so as to include benefits for dependents and successors of retired and deceased persons as well as for totally disabled persons to age 50.¹⁵

In general out of the total population in the United States – about one in six – receive social security benefits. According to American law it is essential prerequisite to receive social service benefits that the worker must have worked for a definite period of time executing his assigned work practically and must have financed the program through payroll taxes. Workers successfully executing their work were entitled to have a social security card.¹⁶

Every state in the United States has a workmen's compensation program. In a few, these programs are administered solely by the state. In the remainder, insurance companies provide the legally entitled benefits. These programs adequately catered for the provisions of accruing cash benefits for disabled workers and health care for disabled workers. Workmen's compensation statutes date only from the early 20th century. Before that an employee injured at work had to rely on the generosity of his employer or else had to win a negligence suit against him.¹⁷

Under The Social Security Act of 1935, various emergency recovery programs were brought into a unified program in order to prevent a recurrence of the severe economic dependency of the depression.¹⁸

The Social Security Act of 1935 envisaged sponsorships to unemployed people, insurance and old-age benefits. This act also regulated the system of wages to the labor and their working hours.¹⁹

In 1935, a broad national program was also recommended under the new deal of President Roosevelt. In 1933, the Agriculture Adjustment Act attempted to help the farmers by raising the farms prices. The Work Progress Administration Acts of 1935 and 1939 were enacted to provide work relief rather than cash doles. This, together with the National Labor Relation Act of 1935 also aimed at promoting collective measure designed to meet the crises.²⁰ The year 1965 earned its way for the amendments to the Social Security Act which provided medical and health care and other associated benefits for people aged sixty-five and over.²¹

Social Security System and Canada

Canada's social security system is similar to the U.S system. Its goals include both social adequacy and individual equity. The Canadian social security system envisioned three social security programs: (a) the Old-Age Security Pension, (b) the Canada Pension Plan, and (c) unemployment insurance, The Old-Age Security Pension was established to satisfy the principle of social adequacy.²²

Social Security System and Britain

Like USA, the development of social security legislation in U.K was also progressive. As already mentioned Britain began its social security program in 1897, with the passage, of workmen's compensation legislation and added a compulsory health insurance

bill in 1911, but factually the first legislation was carried on social security through by the care taker Government.²³

By thirties there were two broad categories of hospital taking care of poor and middle-class patients. The voluntary hospitals were prone to extend the facilities of operations by highly expert specialist services, mainly administering to rich patients.

The fast growing increase in unemployment placed an added strain on the financial systems ,not only from the costs being incurred on account of income maintenance of the unemployed, but at the same time the added strain was from the fact that the latter were not contributing to the national insurance fund. Moreover, there were serious apprehensions that future generations of earners would not be able to fulfill the obligations and liabilities of pension schemes to the ever increasing population. Thus reductions were made to the value of many benefits and responsibility for income maintenance during short periods of sickness was transferred from the state to the employer.²⁴

Social Security System in Islam

The social security in Islam is based on the principles of dignity of person, equality of man and the welfare of humanity. In Islam it is the legal and moral obligation of the individuals , society and the government to take care and fulfill the needs of the poor and needy sections of the society irrespective of their faith and relationship with donor.

In Islam it is the responsibility of the state to provide basic necessities of life to its subjects irrespective of their cast, creed, color, and religion. In order to extend help to old people, unemployment, sudden calamity, hereditary deformity Islam provides a complete umbrella and shelter to address all the misfortunes and eventualities.

Islam right from its inception has been extra ordinarily conscious of fulfilling the basic necessities of life of the subjects of its State. It is one of the basic responsibilities of an Islamic State to meet the needs of the people, who are unable to meet their needs of life at their own.

In Islam poor relatives have the right to sue his wealthy relatives for the provisions of basic necessities of life, in case they are unable to meet them.

In accordance with the teachings of Quran and Hadith the provisioning of basic necessities to the poor, orphans, ill and

destitute people is the liability either of the rich section of the society or the government itself.

The Qur'an and Sunnah of the Messenger (SAW) are replete with the instructions given to the believers in this regard. The Glorious Qur'an speaks on the subject as:

*"It is not righteousness that ye turn your faces Towards east or West; but it is righteousness- to believe in Allah and the Last Day, and the Angels, and the Book, and the Messengers; to spend 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 practice regular charity; to fulfill 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 Allah-fearing."*²⁵

Islam is excessively mindful of financially depressed sections of the society and it regards the help to the poor and needy sections of the society as a true yard stick of his piety and righteousness. The Holy Quran states in this regards as:

*"You shall never attain righteousness unless you spend from what you love. Whatsoever you spend, Allah is fully aware of it."*²⁶

In the light of the teachings of Quran and Sunnah an Islamic State is under obligation to provide social security to its subjects for their sustenance and comfort. In this regard in Surah-al Baqara Quran states as:

*"They ask you as to what they should spend. Say: Whatever good you spend should be for parents, kinsmen, orphans, the needy and the wayfarer; and whatever good you do, Allah is all-aware of it."*²⁷

Quran further says:

*"Those who spend their wealth night and day, secretly and openly, they have their reward with their Lord, and there is no fear for them, nor shall they grieve."*²⁸

*"You shall never attain righteousness unless you spend from what you love. Whatsoever you spend, Allah is fully aware of it"*²⁹

In Islam a society is not meant for the rich and powerful sections of the society. The poor and needy have a due share in it. Wealth is not deemed to circulate among the vicious circle of rich only. The

Quran while highlighting this aspect of economic and social security speaks as:

*“Whatever fai’Allah has passed on to His Messenger from the people of the towns is for Allah and for the Messenger, and for the kinsmen and the orphans and the needy and the wayfarer, so that it may not circulate only between the rich among you.”*³⁰

Similarly, in a considerable number of the sayings, The Messenger of Allah (SAW) emphasized on spending your wealth on the poor and needy people of the society, which is considered as the requirement of someone’s faith, entitles him for the Paradise, saving him from the torment of Fire. A considerable number of Ahadith more eloquently elaborate this important dimension.

*“He is not a Momin in a true sense that eats his fill, while his neighbor next door goes hungry.”*³¹

*“Do favors on the people of the Earth, Allah will do favor to you in the Heavens.”*³²

*“The one who closes doors on his neighbor, fearing for his family and wealth, is not a Momin”*³³

*“I and the one who looked after an orphan will be like two fingers in heaven”. Said the Prophet joining together two of his middle fingers.*³⁴

Social service has a special status in Islam. A man asked the Messenger amongst all people who is most liked by Allah, and what action is most liked by Allah. Thereupon the Prophet said:

*“Most liked by Allah is the man who is most beneficent to the people in general. The most liked act is that of pleasing a Muslim or relieving him of some grief, or paying off a debt incurred by him or saving him from hunger.”*³⁵

The Messenger has overwhelmingly emphasized:

*“Muslim is the brother of another Muslim, he is not cruel to him nor does he leave him alone in case of need. Whosoever occupies himself in the service of his brothers, Allah takes care of his needs.”*³⁶

In Islam, making an endeavor to arrange needful for widows and the down trodden, spending the same tantamount to waging jihad in the path of Allah. In this regard the Messenger said:

“He who serves widows and the poor is similar to the warrior in the cause of Allah, and to those who fill up their nights with prayers and keep fast all the days.”³⁷

The Messenger (S.A.W), while stating that all creation was the family of Allah (S.W.T), urged the wealthy to be compassionate towards them:

“All creation is the family of Allah (S.W.T). The one most liked among His creation is the one who does well to his family.”³⁸

In the light of teachings of Quran and Sunnah this concept of social security system was further reinvigorated during the period of the rightly guided caliphs, particularly in the period of the second caliph of Islam, Umar Ibn al Khattab (RA).

During the caliphate of Umar Ibn –al Khattab, The second rightly guided Caliph of the Muslims, an unprecedented work was done in the field of social security and welfare of the people. The history remembers Umar(RA) as the first person who introduced a separate department purely for the social security purpose, who was responsible to pay stipends from sadaqat, Ushr and Zakat to the poor and needy people.

Umar also introduced a system for the distribution of necessities of life throughout the length and breadth of his vast empire including Egypt, Syria and Iran.³⁹

During the emergency and drought arrangements were also made to feed the hungry on regular basis.

Conclusion

Since the inception of mankind it has been a natural instinct of humanity to ensure protection and security to the life, property and honor. Consequently it has been a continuous endeavor of all the civilized societies and cultures to provide social security to its subjects in one form or the other. In consonance to the established norms of society, social security to the destitute, needy and poor people, orphans, widows, old aged people and disabled persons has always been a matter of great concern for the civilized nations.

All the revealed religions attached immense importance to the welfare of deprived and neglected segments of society enabling them to lead a dignified and honorable life so as to play a contributory role towards building the society.

Social welfare and security is the integral part of Islamic system of life. It offers enormous benefits and incentives to the faithful for extending assistance to the needy, destitute and down trodden segment of society. Therefore Quran and sunnah is replete with explicit directions to devise a comprehensive social welfare system to extend tremendous help to the deserving people across the length and breadth of an Islamic state. Second rightly guided Caliph Syedna Omar Ibn-e-Khatab (RA) has been pioneer to introduce a well administered and closely monitored social security system in its vast Islamic state transgressing the frontiers across Arabian Peninsula to the borders of Palestine.

The concept of universal social security for disabled and needy people began to realize in the Western world after the World War I. However a lukewarm response was displayed by most of western Governments until World War II, thereafter progress in some of the countries has been substantial.

It is noteworthy that first precedence set in Europe in the area of social security was "Compulsory State Insurance" as introduced in Germany in 1883. Subsequently Austria followed Germany and this chain of action extended to some other Europeans countries. Thus the countries in Europe promulgated the laws on social security to a great deal. In America no significant laws were legislated until 1935. Social Security Act was passed by the Congress in 1935. This sufficiently substantiates that Islam is highly considerate towards down trodden and appallingly neglected segment of society. It conceived and devised the system and provided wholesome solution to the humanity centuries ago, unprecedented in the history of mankind.

To conclude it can be conveniently construed that it leaves much to be desired both for Muslim World and Western world to effect considerable improvements in devising and implementing relevant social security systems to expand large base of beneficiaries and ensure the social needs of its subjects. Undoubtedly West is far ahead than Muslim World who despite having glorious teachings and historical precedence, miserably failed to introduce the social security system in Muslim states.

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