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Social Justice in wealth distribution an Islamic economic perspective

Islam is a religion of the nature as its laws and commandments are in consistency with laws and orders of nature. Islam is a complete code of life for salvation and welfare of mankind in this world and the life hereafter. As Muslims regard the Quran the first primary source of Islam is infallible word of almighty Allah, it is a determining factor in Islamic behavior and society. Its verses are not considered to be mere teachings but directives to believers. These directions apply to religious customs, social behavior, political activities, economics and finance and other chapters those of related to the life of humanity. Of these, the most defining appears on the first line, which says "*This book is not to be doubted, it directory for the devotees*"... (2:1).

Islam, being religion of nature, understands that human beings are born with varying gifts. As they differ in their bodies and their features so they differ in their mental and other capabilities. Their environment, their circumstances and their hereditary gains also differ. In these circumstances there can be no possibility of economic equality. Thus the existence of economic inequalities among the human beings is natural. Also Islam allows individual initiative in earning wealth and gives right of private ownership of property. Moreover, existence of inequalities in economic and social life is a part of divine scheme whereby God tests and tries the people to know who are good and who are bad. To this fact, the Holy Qur'an refers when it says:

"We have apportioned among them their livelihood in the life of the world, and raised some of them above others in rank that some of them may take labor from others- (43: 32)

The social justice concept of Islam embrace all of the human-beings and the whole creatures as well, it calls for the submission of all its followers and then the whole mankind to take part in achieving that goal. So, Islam, on the one hand, ensures justice and equitable distribution of wealth among the people and, on the other hand, provides social security to the poor and the destitute in the form of basic necessities of life. Besides that, Islam also protects the weak from the economic exploitation by the strong

Al Quran states: "And whatever you give for interest to increase within the wealth of people will not increase with Allah. But what you give in zakath desiring the countenance of Allah – those the multipliers" (30: 39)

Thus social justice (which is also referred to as economic justice or distributive justice) according to Islamic conception includes three things:

1. *Fair and equitable distribution of wealth*: Islam accepts unequal in possessing of wealth as natural and part of Divine Scheme of world order, yet it does not allow existence of wide disparity in distribution of wealth. If distribution of wealth in a community is unfair and

discriminatory, social peace in that community is always at stake and conflict between the poor and the rich, is bound to result in war and class struggle. On prevention of conflict and ensuring just and equitable distribution, Islam has taken very effective measures. (I) Positive measures like <u>Zakat</u> (compulsory obligation), Sadaqah (voluntary aid), laws of inheritance and bequest, monetary atonements, and compulsory contributions in the form of taxes and other levies if applicable. (II) To prevent concentration of wealth in few hands an abuse of weak, Islam has taken some excessive measures also, like abolition of interest, prohibition of gaining of wealth through illegal and unfair means, prohibition of hoarding of wealth, etc.

2. Provision of basic necessities of life: Islamic economic system guarantees basic human needs to all the citizens of the Islamic state. Islam enjoins upon the well-to-do to fulfill the needs of the poor and the destitute. According to Al-Quran, the poor and the needy have share in the wealth of the rich. The Quran says: "And those, within whose wealth is a known right, for the beggar and the deprived"-(70: 24-25).

According to some Muslim jurists, the Islamic state should provide social security cover to all its citizens and undertake especially to provide basic necessities of life to all those poor, destitute, deprived of, disabled and unemployed citizens who themselves are not able to provide for them and their families. If the Islamic state fails to do so it has no right to demand allegiance from its citizens.

3. *Protection of the weak against economic exploitation by the strong*: Elimination of economic exploitation of the weak (like women, orphans, slaves, labourers, tenants, consumers, etc. have been protected through detailed legislation by Islam) by the strong is another element of Islamic social justice. Many steps have been taken by Islam in this course. Riba or usury is one of the worst instruments of human exploitation. Other means of human exploitation such as bribery, gambling, speculative transactions, fraudulent practices, prostitution, embezzlement, etc. have also been prohibited in Islamic economic policy.

Al Quranic verse states: "Indeed, Those who devour the wealth of orphans unjustly are only consuming into their bellies fire. And they will be burned in fire of hell"- (4:10).

Islam has protected the labourers against the economic exploitation by the capitalist by providing that fair wages should be fixed before employing the labourers and that they should be promptly paid their wages before their sweat dries up. Interests of consumers have been protected by ordering ban on certain exploitive business malpractice like hoarding, monopoly, speculation, and short-weighing and short-measuring.

In other side Islam introduces the "*Qard hasan*" (non profitable loan) to assist the deprived peoples' unproductive purposes and the expenses like medical, home and education expenses etc. So it is unable to charge any material benefit like profit share, from qard hasan. These are provided as the part of kindness to human beings. In the Islamic economic system individuals and institutions like Islamic banks can offer this type of loan expecting the reward of Allah. And availability of qard hasan reduces the financial burdens of deprived.

Another instrument of Islamic economic system towards the prosperity, it formulates *profit and loss sharing* as the tool of trade contracts instead of interest. The motivation behind it is the cooperation amongst the people. In profit sharing there are different types of financing such as mudaraba (profit and loss sharing) and musharaka (participation) etc.

Also, Islam encourages the *waqf* (*endowment*) practice as a regular source of revenue which is earmarked and dedicated fund of Muslim for supporting charitable and welfare activities

And, to ensure the other element of prosperity and the social justice, Islamic economic policy strictly advice the manufacturers and distributors of human needs to consider some basic principles in production, distribution, consumption, and exchange such as: 1. what is the goods are they going to manufacture? 2. How the production being conducted? And 3. To whom this product will be supplied? Because the very important principle of Islamic jurisprudence declares *"It is neither allowed to do harm (to any one) nor to allow being harmed (by others)".* So, it is highly condemned the products which harm individuals, society, then lead to unrest of all human kind, like alcohol, tobacco and any other prohibited means in the Islamic economic industry.

So, the Islamic economics policy enriched with all instruments which take individuals, societies and whole world to enjoy the prosperity through the benefits of the available natural resources equally, and it instructs the administrative institutions and leading sectors to assure the social justice and security to each and every individual and other creatures.

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