

## **Exploring the Historical Significance of the Social Security and Welfare Systems in Islam: The Era of ‘Umar ibn al-Khattab**

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### **Abstract**

Islam’s social security system differs in nature and operation from the social security systems that are widely used around the world. The Muslim world has had access to a commendable social security system from the beginning of Islam, therefore modern social security systems are nothing new to them. In this article, the Islamic social security system under the rule of ‘Umar ibn al-Khattāb, the second khalifah of Islam, is studied historically.

**Keywords:** Historical Perspective, Social Security System, Islam, ‘Umar ibn al-Khattāb.

### **Introduction**

The topic of social security systems in early Islamic history is an important and understudied area of scholarship. One of the most significant examples of such a system can be found in the reign of Umar ibn al-Khattab, the second caliph of the Islamic empire. Under his leadership, a comprehensive social security system was implemented that provided for the welfare of the empire’s citizens, particularly the poor and vulnerable. This system, which was grounded in Islamic principles and values, was considered to be a model for the provision of welfare in Islamic societies for centuries to come. This paper aims to examine the social security system under the reign of Umar ibn al-Khattab, with a focus on its key features, institutions, and impact on society.

Humans require social security in order to survive. This is necessary due to sudden illness, death, disability, disease, unemployment, fire, flood, storm drowning, and transportation-related accidents, as well as the resulting financial loss. A victim and his dependents frequently slide into poverty as a result of these traumas. Their financial situation deteriorates to the point where they require assistance. Due to this reality, social security must be viewed as a fundamental requirement that applies to a very broad variety of human endeavors and circumstances.

It would be appropriate to quickly consider both the modern and Islamic concepts of social security before getting into the real subject of this article.

### **Contemporary Understanding of Social Security and Welfare**

In the event of certain occurrences, such as unemployment, an accident, a handicap, or death at work, the State must at least provide its citizens with social security. When it comes to ensuring a wider level of welfare for the state’s citizens, the provision of this kind of social security is becoming increasingly well-known.<sup>1</sup>

The phrase “social security” refers to legal initiatives that offer an individual and his family financial security and social welfare.<sup>2</sup> Certain authors in Europe attempt to link some practices from the late medieval era to the development of these laws. Truth be told, it was not until the close of the last century that Europe first became familiar with social security regulations.<sup>3</sup>

At the moment, these programs are made to give people benefits and services in the event of their retirement, illness, disability, passing away, or unemployment. It specifically refers to the section of the

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<sup>1</sup> K. B. Kalra (1991), *Dictionary of Economics*, New Delhi: Academic Publishers, p. 349.

<sup>2</sup> Harry Calvert (1974), *Social Security Law*, London: Sweet & Maxwell, p. 5.

<sup>3</sup> Encyclopaedia Britannica (1994), *The New Encyclopaedia Britannica*, Vol. 10, p. 923.

Act dealing with social insurance, which makes use of company and employee contributions to pay out income to persons and their families in retirement or in the event of unemployment, disability, or death.

### **The Islamic Approach to Social Security and Welfare**

Islamic social security is based on the idea that everyone who is unable to meet their own requirements should have their basic needs met. It refers to ensuring that all people of an Islamic state, regardless of their class or belief, have access to the needs of life.<sup>5</sup>

Understanding the Islamic social security system's philosophical underpinnings is crucial for comprehending this idea. It is not found in capitalism, communism, or even European socialism; rather, it is found in the harmonious fusion of material and spiritual requirements. In contrast to other social security system conceptions, which are the product of human thought, Islam's social security system is Divine in nature and is wholly founded on the Qur'an and Sunnah. It is a method to achieve the high standard of morality expressed under the term 'righteousness'.

To believe in Allah, the Last Day, the Angels, the Book, and the Messengers; to spend of your wealth, 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 fulfill the contracts which ye have made; and to be firm and tolerant are all acts of righteousness, according to the Holy Qur'an (al-Qur'an 2:177).<sup>6</sup>

The Qur'an places a great deal of weight on providing material aid to the needy and the destitute in light of the tasks that are commanded in the aforementioned verse and which man is required to fulfill in life. The Qur'an is so considerate of the lower socioeconomic strata that it exhorts every earning member of society to show compassion for God's creation by doing acts of charity. The Qur'anic verse after that attests to this: "By no means shall ye attain righteousness unless ye give (freely) of that which ye love: and whatever ye give, Allah knoweth it well." (al-Qur'an 3:92)<sup>7</sup>

Islamic State prioritizes social security as a means of ensuring its residents' sustenance and comfort. In addition, each individual is held accountable for the wellbeing of the others. This viewpoint has been incredibly wisely stated by Prophet Muhammad (peace be upon him) as: "Everyone is a keeper unto every other and responsible for the welfare of all."<sup>8</sup>

In an Islamic community, wealthy people are obligated to care for their less fortunate brethren. Al-Qur'an [59:7] states that wealth should not be restricted to the wealthy. According to verse 4:29 of the Qur'an, it must be grown for a useful purpose and must be traded for.

It is crucial to stress at this point that the Zakah system, which mandates the payment of alms, is the most significant institution that carries out the concept of social security in Islam.<sup>9</sup> It is actually supported by Infaq fi sabil-lillah and Nafaqat al-Wajibah and the prohibition of Riba.<sup>10</sup>

Islam bases its idea of social security on the highest moral standards. Islamic teachings on Tawhid, Rislah, and khirah are imbued in such a way as to reach a person's heart and inspire feelings of comradeship and devotion for others, causing a person to enjoy doing good deeds. This individual's conduct toward society ensures the welfare of everybody and treats the societal issues brought on by selfishness. On the other hand, divine law offers social justice, which places a strong emphasis on giving people their proper compensation. As a result, no member of society is uncared for.

Public welfare and social security are the top economic duties of the state in an Islamic economic system. People who are in need due to an unexpected disaster, a hereditary condition, a temporary job loss, old age, or the natural death of the family guardian should have their needs met by the state.

<sup>5</sup> Noor Muhammad Ghifari (1989), *Social Security in Islam*, Lahore: Atiq Publishing House, p. 23.

<sup>6</sup> Abdullah Yusuf Ali (n.d.), *English translation and commentary, The Holy Qur'an*, Madinah: King Fahd Holy Qur'an Printing Complex.

<sup>7</sup> Ali (n.d.), *English translation and commentary, The Holy Qur'an*.

<sup>8</sup> Sahih Bukhari, *Kitab al-Jum'a fi al-Qura wa al-Mudun*, No. 893, and Sahih Muslim, *Kitab al-Imara*, No. 1829.

<sup>9</sup> al-Qur'an: Obligation of Zakah: 2:40-43, 2:83, 2:177, 2:280, 4:77, 4:159-162, 5:12, 5:55, 6:141, 9:7-11, 9:18, 9:71,19:30-31, 19:54-55, 21:72-73, 22:56, 22:78, 23:1-4, 24:37, 24:56, 27:3, 30:39, 31:4-5, 33:33, 41:6-7, 58:13,73:20, 98:4-5.

<sup>10</sup> al-Qur'an: Prohibition of Riba: 2:254,2:275-79, 3:130, 4:161-62, 30:39.

Naturally, the level of social security will be influenced by both the socioeconomic environment and societal standards. In general, the state should fulfil these commitments using its own resources. But in some circumstances, it might also be necessary to use some unique sources. For instance, the government, manufacturers, and other employers may be obliged to shoulder the responsibility on behalf of its employees and workers, just as the wages and salaries. The employees can also be requested to make some contribution to the scheme during their employment.<sup>11</sup> Most likely, firms and businesses should have their own Zakah funds to augment existing social security programs.

### **The Social Security Policies of Caliph Umar Ibn Al-Khattab**

From Tripoli (Libya) to Balkh (Afghanistan), from Armenia to Sindh (Pakistan) and Gujrat (India), and over the nations en route, including Syria, Iraq, and Iran, the Muslims governed during the reign of Caliph ‘Umar ibn al-Khattab (634–44 AH).<sup>12</sup> The best time in the history of the Islamic social security system was under the rule of ‘Umar ibn al-Khattab. Social and economic fairness won, and each state resident received their fair part.<sup>13</sup>

### **Sense of Accountability**

‘Umar ibn al-Khattab was highly concerned about the citizens’ social security in his capacity as ruler of state. Here are some of his quotes that demonstrate his sense of accountability: “The Caliph is the supporter of him who has no supporter.”<sup>14</sup> And “Each and every individual Muslim has a right in the property of the state treasury whether he exercises it or not.”<sup>15</sup>

He has also been attributed to be repeating that “I am very much anxious that whenever I come to know of some one’s need, I should fulfil it immediately. As far as we can individually meet the needs of one another, we should do so, but when we cannot do so individually then we shall do collectively until the standard of living of all of us is equalised. Alas! You do not know my sincere feelings about you. But I want to explain them only through practice. By Allah! I am not a ruler that I enslave you, Caliphate is the trust of Allah. It is my duty to follow you (for your service) till you sleep in your home with your bellies full of meal. Thus, I shall be (really) successful in (conducting your affairs). But, if I compel you to follow me till you knock at my door for your needs, then I shall be condemned. I may make pleasant here for a few days, but thereafter, I shall have to worry for a long period. Then none will listen to me, and none will respond, if I beg his pardon.”<sup>16</sup>

Given the information above, it is simple to imagine how accountable a head of state should be for the social security of their people.

### **Bureau of Social Welfare**

The social security system was first implemented by ‘Umar ibn al-Khattab, the first king in recorded history. Social Security formed a department. To guarantee the provision of the needs of life to the State’s indigent residents, a detailed census and registration of the citizens was conducted. There were various categories for social security registration.<sup>17</sup>

The Muslim community’s stipends and allowances were graded in accordance with their merit in light of Islam.<sup>18</sup>

### **Bureau of Public Treasury**

The most crucial resource for a country’s social security system is state money. The income of the Treasury Department significantly grew under the caliphate of ‘Umar ibn al-Khattab thanks to his shrewd

<sup>11</sup> Muhammad Nejatullah Siddiqi (1985), *Insurance in an Islamic Economy*, Leicester: The Islamic Foundation Leicester, p. 61.

<sup>12</sup> Muhammad Hamidullah (n.d.), *Introduction to Islam*, Lahore: Sheikh Muhammad Ashraf Publishers, p. 197.

<sup>13</sup> Masud-ul-Hasan (1982), *Hadrat Umar Farooque*, Lahore: Islamic Publications Ltd., p. 143.

<sup>14</sup> Abu Dawud, *Sunan*, Vol. 1, p. 481.

<sup>15</sup> Abu Ubayd, *Kitab al-Amwal*, p. 304.

<sup>16</sup> Ghifari (1989), *Social Security in Islam*, p.28.

<sup>17</sup> Ghifari (1989), *Social Security in Islam*, pp. 128-130.

<sup>18</sup> Masud-ul-Hasan (1982), *Hadrat Umar Farooque*, p. 143.

and severe administrative methods. Zakah (the religious obligation on a Muslim to pay 2.5 percent of his wealth as alms), 'Ushr (the religious tax on agricultural land), 'adaqt (spending for Allah's pleasure), Jizyah (the tax on non-Muslims for providing security), and Khums (the one-fifth of the war spoils) were all credited to the treasury for the benefit of all Muslims. For instance, the Muslim gained significant booty during the victories of Yarmuk and Qdisiyyah. The Madinah al-Munawwarah coffers were overflowing with money.<sup>19</sup>

The Islamic social security system seeks to meet every demand a person could possibly have. These requirements can be broadly divided into two categories:

- (1) Primary needs, such as food, clothing, housing, and necessary medical care.
- (2) Secondary needs, such as education, marriage, old age benefits, and social services, among others.

We will now examine the social security system under the reign of 'Umar ibn al-Khattab in light of the aforementioned categories.

### **Nourishing Security: Ensuring Access to Adequate Food Supply**

In times of severe hunger or drought in Arabia, 'Umar ibn al-Khattab requested the provincial governors of Syria, Iraq, and Egypt provide food grains and other needs for the populace, which were distributed based on family size. All those from the interior of the desert who sought refuge in Madinah al-Munawwarah were fed every day at state expense, and meals were prepared at the state level. One account claims that up to 40,000 people were fed each day.<sup>20</sup>

Another version states that each Muslim and the slaves received two weights of wheat, two weights of olive oil, and two weights of vinegar each month.<sup>21</sup>

### **Providing Financial Security to Those in Need: Assisting Disabled Individuals and Low-Income Families**

On one occasion, 'Umar ibn al-Khattab observed a person eating with his left hand. He questioned him about why he was using his left hand to eat. "O slave of Allah!" was the reply. "My right hand is occupied." How come, 'Umar ibn al-Khattab questioned? It was cut off in the battle of Mu'tah, he retorted. As he was sobbing, he knelt down next to him and inquired, "Who helps you in ablution?" after hearing this. Who gives you a head wash? Who does the laundry for you? Then he assigned a servant to assist him, gave him a residence, and supplied for his basic needs.<sup>22</sup>

### **Empowering Neighborhoods through Access to Opportunities and Financial Stability**

Education is one of the top concerns in the Islamic social system for achieving social security. Umar ibn al-Khattab appointed and paid teachers for the education of boys for this purpose from the Treasury Department. Three people used to instruct the kids in Madinah al-Munawwarah, according to Wudayf ibn 'Ata. They received 15 Dirhams from the treasury division thanks to 'Umar ibn al-Khattab. The best Qurra' (those who could recite the holy Qur'an in accordance with the rules of recitation) were to be listed by the governors so that they may be appointed to greater stipends for public education across the nation.<sup>23</sup>

### **Empowering Marriage with Financial Security: The Benefits of Matrimonial Allowance**

Islam pays particular attention to human carnal impulses in order to uphold societal standards. Unmarried poor people of both sexes received financial assistance from the Treasury Department to lead a married life under the reign of 'Umar ibn al-Khattab. He requested in a letter to the Kufah governor that the needy, unmarried individuals receive a marriage allowance.<sup>24</sup>

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<sup>19</sup> Masud-ul-Hasan (1982), *Hadrat Umar Farooque*, p. 143.

<sup>20</sup> Masud-ul-Hasan (1982), *Hadrat Umar Farooque*, p. 146.

<sup>21</sup> Ghifari (1989), *Social Security in Islam*, p. 130.

<sup>22</sup> Ghifari (1989), *Social Security in Islam*, p. 36.

<sup>23</sup> Ghifari (1989), *Social Security in Islam*, p. 35.

<sup>24</sup> Muhammad Husayn Haykal (1958), *'Umar, Faruq-e-A'zam*, Habib Ashar (trans.), Lahore: Maktaba-e-Jadid, pp. 612-613.

### **Social Security Benefits for the Elderly**

The government of ‘Umar ibn al-Khattab provided yearly stipends to the elderly men and women.<sup>25</sup> When the Caliph ‘Umar saw an elderly Jew panhandling, he took him to his home. He gave him some money and instructed the treasury officer to award stipends from the public treasury to those who were unable to support themselves.<sup>26</sup>

### **Social Welfare through Investment Opportunities**

Due to the chance that future administrations might not be able to provide them with stipends, ‘Umar ibn al-Khattab used to advise stipend recipients to invest their money in the acquisition of herd and cattle for their future economic survival.<sup>27</sup>

### **Boosting Social Welfare Loans**

The Treasury Department provided loans to the merchants for a predetermined amount of time on a Mudarabah (profit and loss sharing) basis.<sup>28</sup> For people who had short-term requirements, Caliph ‘Umar ibn al-Khattab offered an interest-free loan service with a guarantee of payback. It was available to the caliph for personal use. This demonstrates unequivocally how Islam forbids taking an interest in its socioeconomic system.<sup>29</sup>

### **Assistance with the Payment of Debt**

The Treasury Department assisted those who were in debt to pay off their bills, which is a salient aspect of the rule of ‘Umar ibn al-Khattab.<sup>30</sup>

### **Social Insurance**

The application of State expenditure for a form of social insurance is another distinction made during the reign of ‘Umar ibn al-Khattab. Under this head of budget, the government would assist a person convicted of involuntary homicide who was unable to pay the blood money required by law on his own.<sup>31</sup>

### **Stipends**

Widows, married and unmarried women, young men, and immigrants received yearly stipends from the government of ‘Umar ibn al-Khattab.<sup>32</sup> Fighters and volunteers received set amounts from the Fay (spoils of war), while the poor and needy received payments from the Zakah, ‘Ushr, and Sadaqat.<sup>33</sup>

The social security system developed to such a powerful level during the magnificent reign of ‘Umar ibn al-Khattab that people wanted to pay Zakah but no one was available to receive it. The new-nursing born’s and breeding costs were covered by treasury funds, and the parents received a new-born allowance. A youngster initially received 100 Dirham annually; this amount was later increased. 100 Dirham was set aside as a compensation for the unclaimed children.<sup>34</sup>

### **Overall Mechanism for Social Security and Welfare**

The Islamic social security has a considerably broader scope of operation than the others. During the rule of ‘Umar ibn al-Khattab, guesthouses were built in significant cities to serve as resting places. Public

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<sup>25</sup> Haykal (1958), ‘Umar, *Faruq-e-A’zam*, pp. 612-613.

<sup>26</sup> Abu Yusuf (1382AH), *Kitab al-Kharaj*, Cairo: n.p., p. 126.

<sup>27</sup> Haykal (1958), ‘Umar, *Faruq-e-A’zam*, p. 615.

<sup>28</sup> Hamidullah (n.d.), *Introduction to Islam*, p. 78.

<sup>29</sup> Hamidullah (n.d.), *Introduction to Islam*, p. 144-145.

<sup>30</sup> Ghifari (1989), *Social Security in Islam*, p. 35.

<sup>31</sup> Hamidullah (n.d.), *Introduction to Islam*, p. 144-145.

<sup>32</sup> Haykal (1958), ‘Umar, *Faruq-e-A’zam*, pp. 612-613.

<sup>33</sup> Ghifari (1989), *Social Security in Islam*, pp. 128-130.

<sup>34</sup> S. M. Hasanuz Zaman (1991), *Economic Functions of an Islamic State*, Leicester: The Islamic Foundation Leicester, p. 303. Also see Mu’atta Imam Malik, *Kitab al-Aqdiya*, No. 1223.

use roads and bridges have been built. Shelters, wells, and supper houses were built at various points along the Madinah al-Munawwarah to Makkah al-Mukarramah road in order to accommodate travelers who become weary before arriving at their destination or run out of provisions. Canals were built to supply the populace with drinking water as well as to irrigate crops. The nine-mile-long Abu Musa Canal carried water from the Tigris to Basra. Maqal Canal, another canal, was also excavated from the Tigris. A canal known as the Amir al-Mu'minīn canal was dug to join the Nile to the Red Sea.<sup>35</sup>

### **Financial Aid for the Non-Muslims**

Non-Muslim minorities in an Islamic state are referred to as Dhimmis, which is Arabic for “the protected of God and the Prophet” (peace be on him). The non-Muslim subjects of an Islamic State are likewise guaranteed their basic material requirements by Islamic Shari'ah. I commend my wish and testament to him who will be the Caliph after me, the Caliph 'Umar ibn al-Khattab once said. God and the Prophet provide protection for the Dhimmis. Respect the agreements you've made with them, stand up for them when required, and don't give them any obligations they can't handle.<sup>36</sup>

Jizyah, a submission price, is imposed by the Islamic State on people who practice another religion yet need protection (aman). Jizyah thereby ensures the safety of their lives and their possessions. It is based on the clear command of al-Qur'an 9:29. The poor, ill, elderly, and non-Muslims who served in the military were free from Jizyah under the reign of 'Umar ibn al-Khattab.<sup>37</sup>

'Umar was concerned for the happiness and wellbeing of the Islamic state's non-Muslim subjects. When Hudaifah and Uthman ibn Hunayf once returned from the Tigris River area carrying money for the Kharaj (tax on non-Muslims), 'Umar ibn al-Khattab questioned them, “Have you gotten from the Dhimmis more than you can pay?” “Whatever is left with them is considerably larger than what has been received,” Hudaifah retorted. “I have left with them double to this,” 'Uthman retorted. When he heard this, 'Umar ibn al-Khattab said these words to convey the significance of the issue: “By Allah! If I were still living, I would make provisions for the widows of Iraq such that they would no longer want the financial assistance of any caliph after me.”<sup>38</sup>

Under the leadership of 'Umar ibn al-Khattab, the department of social security opened its doors to both Muslims and non-Muslims. In actuality, it was an entire social insurance system. When returning from a trip, 'Umar ibn al-Khattab saw some non-Muslim lepers and ordered that all of these individuals receive support from public finances. Without regard to their religion, the needy received stipends from the Treasury. The treasury officer was given instructions to interpret the Qur'anic mandates that Sadaqat be given to the needy and the destitute as meaning the poor Muslims and the needy Jews and Christians, respectively.<sup>39</sup>

### **Conclusion**

The social security system under Umar ibn al-Khattab was characterized by a number of key features. First, it was based on the principle of zakat, or charity. Additionally, the system was also based on the principle of taxation, with the revenues collected used to support the welfare of the empire's citizens. This system of taxation helped to ensure that the empire's resources were distributed fairly and that the needs of the poor and vulnerable were met.

Under Umar's leadership, a number of institutions were established to manage and distribute the funds collected through zakat and taxation. These institutions included the Bait al-Mal, or Public Treasury, which was responsible for collecting and distributing funds to the poor, as well as the Diwan al-Kharaj, or Bureau of Taxation, which was responsible for collecting taxes from the empire's non-Muslim subjects.

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<sup>35</sup> Masud-ul-Hasan (1982), *Hadrat Umar Farooque*, p. 168.

<sup>36</sup> Muslehuddin (n.d.), *Sociology of Islam*, Lahore: Islamic Publications Ltd., p. 167.

<sup>37</sup> Muslehuddin (n.d.), *Sociology of Islam*, p. 165.

<sup>38</sup> Ghifari (1989), *Social Security in Islam*, p. 131.

<sup>39</sup> Shibli No'mani (n.d.), *al-Faruq*, Lahore: Fateh Publishers, p. 262 & 329.

These institutions were established to ensure that the needs of these specific groups were met, and they played an important role in the social security system. The waqfs, for example, helped to provide for the education and care of orphaned children, while the asylums helped to provide for the elderly and infirm.

The social security system under Umar ibn al-Khattab represented a significant development in the provision of welfare in Islamic societies. It was based on Islamic principles and values, and it provided for the welfare of the empire's citizens, particularly the poor and vulnerable. The system remains a model for the provision of welfare in Islamic societies and continues to be studied by scholars of Islamic history and social welfare.

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