

## **Economic Fundamentalism Facilitator of Pandemics and their Economic Consequences: The Way Out in Islam**

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**ABSTRACT.** The current market-driven international system of affairs is neither health-friendly nor conducive of holistic peace. It commercializes not only the human needs but also the human susceptibilities. COVID-19 pandemic is only one of several big killers caused by viruses in the last 100-120 years; the others being Swine Flu, HIV/AIDS, HPV, Rabies and Hepatitis B. The factors responsible for these include, among others, sexual malpractices, alcohol, drugs, and consumption of wild animals like penguins, snakes, and bats. Obviously, these and other harmful practices have been prohibited in Islam. But each one of them is a big business today. Moreover, the economic disaster which followed the emergence of the COVID-19 pandemic can also be attributed to huge economic inequality on one hand, and the failure of the countries of different governments and the international agencies to take early corrective measures on the other. Islamic economics, if applied in its totality, can safeguard against the rise of similar killer diseases in future, as well as in confronting the economic disasters, which normally follow the natural disasters and pandemics. Experts, especially Islamic economists, need to know that Islamic economics is not just about Islamic finance and banking, but has much larger ambit. COVID-19 has provided a wonderful opportunity to advance the Islamic philosophies of health and economics through researches and social campaigns at the international level.

**KEYWORDS:** Economic fundamentalism, Pandemics, Islamic paradigm of health, Commerce of problems, Commerce of solutions, Islam's holistic hygiene.

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## 1. Introduction

The lead paper titled “The world economy and Islamic economics in the time of COVID-19” by Abdelhafid Benamraoui (2021) presents the current economic situation developing in the wake of the COVID-19 pandemic in an effective way, and spells out how the application of Islamic economics can help in addressing the current crisis. I largely agree with the contents of the paper. Islamic finance and banking, along with the system of *zakāh*, could have been greatly helpful in reducing the burden on the economy. However, I want to take the discussion to a different level. I want to focus on how the current international world order, dominated by the forces of what I call ‘economic fundamentalism’, provides a natural habitat for the agents of various pandemics, and how this very order proves to be a dismal failure in dealing with the economic crises resulting due to such disasters.

If the current world order does not take revolutionary turns, the future can spell even bigger disasters. Islam can provide an answer to all these issues if the world readies itself to take advantage of the Islamic guidelines for a healthy and peaceful world, where economic prosperity and health can go along, as friends rather than foes, and for the benefit of the larger humanity, rather than a few elite.

The COVID-19 pandemic has given a chance to the world to realize that:

- (a) Economics needs to be health-friendly, and if economics continues to develop at the cost of health, it will time and again hit back at economics.
- (b) Most of the pandemics in recent history have had a direct relation with the commercialization of practices and substances, which have a highly dangerous impact on health.
- (c) The current model of international economics, which has accentuated economic inequality to dangerous proportions, will fail whenever big disasters in the form of pandemics, or other natural disasters, will strike the world.
- (d) The whole economic model needs to be revised in a way that it ceases to pose dangers to human life through diseases and crimes of various kinds.

(e) It has also reminded Islamic scholars that they need to focus more on applied Islam, and the current model of ‘Islamic economics’ is not grand enough to challenge the international economic order. They also need to develop and present to the world an Islamic paradigm of health.

## 2. Islamic Arsenals in the Long-Term War against Viral Pandemics

Since the rise of Islam in the early seventh century, the world has faced many epidemics and pandemics. The more known epidemics include the Black Death (1346-1353), Cocoliztli epidemic (1545-1548), American plagues (16<sup>th</sup> century), Great Plague of London (1665-1666), Russian plague (1770-1772), and Flu pandemic (1889-1890) (Bailey, 2020, paras 7-11). But perhaps the most devastating pandemics of the modern world have been the Spanish Flu and HIV/AIDS.

The Spanish Flu caused by H1N1 – believed by most, if not all, scientists to have originated in pigs – in 1918 affected one third of the world’s population, and according to various reports, killed 20-50 million people (History.com Editors, 2020, para 1).

The second most devastating pandemic has been HIV/AIDS, which in the last 30 years has affected more than 75 million people and killed more than 33 million. More than 38 million people are still living with HIV (WHO, 2020, para 1-2). Initially, promotion of prophylactics and safe blood transfusion were used as the standard methods to contain it. Now, anti-HIV drugs are being used and it is helping to increase the life expectancy of the patients. But in March 2020, only the second patient was known to have been declared “cured” of HIV (Galey, 2020, para 1).

Then, there were other swine flu epidemics in the first decade of the 21<sup>st</sup> century in America and some other countries. The Corona pandemic may not ultimately prove to be as big a killer as Swine Flu and HIV/AIDS, but it is unique in the sense that unlike other pandemics, it has affected almost every country in the world, and almost everybody feels threatened by it. Other deadly diseases include: Human Papilloma Virus (HPV) and related Cancer Cervix (common in uncircumcised communities), Hepatitis-B, and Rabies. Every one of these has been a big killer and is associated either with following practices disapproved or disliked by Islam, or not following the practices promoted by Islam.

Almost all viral outbreaks in the last 120 years have had a direct relationship with Islamic guidelines. HIV/AIDS has a direct relationship with all kinds of sexual relationships beyond a normal marriage. Hepatitis B (spread through blood transfusion and sexual route) too has relations with sexual malpractices. Alcohol is the cause of not only a large number of serious diseases, but has also played a role in accidents and crimes, and has also a relationship with pandemics like HIV/AIDS. In the wake of the COVID-19 outbreak, China has imposed a ban on the meat of wild animals, specifically lions, bats, snakes, and pangolins. The meat of all these animals is prohibited in Islam. Scientific data, even in countries like the USA and UK, and the reports of the World Health Organization (WHO) and other health organizations are available now to prove these facts.

If just one prophetic *ḥadīth* had been followed right from the beginning in China's Wuhan, this would not have become a pandemic. The *ḥadīth* is: "If you hear about it (an outbreak of plague) in a land, do not go to it; but if the plague breaks out in a country where you are staying, do not run away from it" (al-Bukhari, 1422H, 7:130, *ḥadīth* no. 5728). Had Chinese officials banned travelling from and to Wuhan, COVID-19 could not have moved out of that city. And once it began spreading to other countries, had travelling between countries been severely restricted and none allowed to enter a country without being quarantined, the disease would not have become so widespread. But the world response to the threat was slow, because they were more interested in preserving economics, and they resorted to stringent measures only when they felt that the virus has the potential to devastate in a big way, and it would spell a bigger economic disaster, if it is not contained.

### **3. Economic Fundamentalism: The Tormentor of Life and Health**

Unfortunately, while in principle, the 'modern' world boasts of an extraordinary concern for human life and health, in truth, other interests rule the roost. It will hardly be an overstatement that health has, in effect, become a perpetual captive of economics. The international system of governance is neither keen, nor has been doing what it needs to do to attain the highest standards of health.

Economics is surely one of the essential constituents of human life. Economics is like the stomach that supplies food for the body. But it cannot, and must not, become the heart and the brain. Love for money is nice, as far as it does not disturb mental, family, and social peace. But as soon as it transforms into lust encroaching upon others' spheres, it becomes a curse. When the lust for making money becomes organized, its effects on society are bound to be devastating. And when this organization turns global and uses highly advanced information and technology available to it, mankind faces imminent ruin. This dominance of economics in world affairs is what I call economic fundamentalism (Jamil, 1999).

Scientists have incarcerated themselves in laboratories, computers, books, and journals; the barons of economic fundamentalism roam free. Seldom do the beacons of science protest against the on-going desecration of nature and life. The few who display some determination and conviction to vent their feelings, like environmentalists or epidemiologists, are either diplomatically tackled or neutralized through lucrative offers. When the problems become too big to ignore, instead of rooting out the primary cause of the problems, solutions are presented in a way that they do not adversely affect the interests of the market. More often than not, solutions are designed to bring more money to the market. In short, there is little doubt that the scientific spirit, which can also be called scientific or healthy morality, does not govern the present world. It is the economic spirit which can also be called *economic or commercial morality* that prevails and pervades everywhere (Jamil, 2019).

When I talk of *economic fundamentalism*, it is a much bigger concept than "*market fundamentalism*". It criticizes all the forces of economics, leftist and rightist, and the governments for taking policy decisions and making programs with economics being the most important factor depending upon their ideological positions. Both rightists and leftists are economic fundamentalists, with one giving more importance to economic distribution than the other, but both neglecting the interests of health, family peace, and social order. I will like to quote here a hard-hitting paragraph from my book, *Economics first or health first?* (Jamil, 2019) on the development of *economic fundamentalism*:

The rise and growth of economic fundamentalism has been, from historical standards, rather rapid taking hardly a few centuries. The think-tank of the world of economic fundamentalism has taken innumerable steps to strengthen their hold. They have sacrificed the goddess of Justice in front of the Statue of Liberty. They have transformed through political institutions the state into their estate. They have incessantly and relentlessly been trying to organise a grand farewell for religion. They have captivated the imagination of the people through the media. They have got the attire of society redesigned so that it looks gorgeous and inviting to their eyes. They have industrialised sex, in which they have discovered the hen that always lays golden eggs. They have relocated the entire educational set-up on the Wall Street. They have monopolised the tree of economy; its fruits and shadows are only theirs; others can only admire its beauty from a safe distance. They have taken science and technology as their mistresses that are always keen to offer their glorious best to them. They have nipped all the challenges in the buds by masterminding popular movements. They have lynched ‘civilisation’, which has been given a new incarnation; and now Bohemians are called civilised. Last but not the least, they have been busy colonising the good earth in the name of globalization. (pp. 14-15)

The development of the modern economy has mainly been the result of aggressive economic fundamentalism, an ideology with emphasis only on economics, in general, and on the interests of the big businesses in particular, at the cost of health, family peace, and social order. The economic fundamentalists have grown in power by following well-defined objectives, which I have enumerated in my book, *The devil of economic fundamentalism* (Jamil, 1999, pp. 237-239), as follows:

1. To increase demands of goods in the market by:
  - (a) Changing perceptions of the people;
  - (b) Creating false standards of life;
  - (c) Fanning human desires;
  - (d) Disinformation (without, of course, caring for their adverse impact on the individual, family, or society);
2. To monopolize supplies through extensive advertising and friendly governmental policies, as they give them the right to use specific brand names.
3. To monopolize assets and money by:
  - (a) Saving their own money and converting it into long-lasting assets (that would continue to increase in value); and
  - (b) Using public money for their own business.
4. To attract public money by encouraging them to:
  - (a) Squander whatever they earn;
  - (b) To invest whatever they save in banks or stock markets;
5. To recover whatever they have to part with either as taxes or interests to the financial agencies by regularly increasing prices.
6. To pay to their employees much less than what they deserve.
7. To throttle all those sectors (agricultural and small-scale industry), that are doing business without the involvement of the big industrialists.
8. To mastermind welfare programs that do not adversely affect their interests and/or help their cause – directly or indirectly.
9. To commercialize not only the needs but also the weaknesses of human beings, without caring for their effect on health, family, or society.

#### 4. The Commerce of Problems and the Commerce of Solutions

The interesting part of the whole state of affairs is that the forces of economics thrive first on commercializing problems and their causes (aetiologies), and then on commercializing their solutions (management). They are not interested in natural prevention and prefer to let the problems bloom, and then their solutions are presented. The problems bring huge economic dividends; and the solutions bring no less.

Let us first have a brief look into the economics of the problems. These are some of the facts regarding various industries related to substances and practices, which lead to serious life-threatening problems:

- The global online gambling market size was valued at USD 53.7 billion in 2019, and is expected to grow at a compound annual growth rate (CAGR) of 11.5% from 2020 to 2027 (Research and Markets, 2020, para 1).

- Revenue in the alcoholic drinks market amounts to USD 1,513,925m in 2020. The market is expected to grow annually by 7.7% (CAGR 2020-2025) (Statista, 2020, para 1).
- The global market for opioid drugs should reach USD 29.8 billion by 2023 from USD 26.4 billion in 2018 at a CAGR of 2.5% for the period of 2018-2023 (BCC Research, 2018, para 1).
- There are about 42 million prostitutes in the world, living all over the world (Lubin, 2012, para 2). Estimates place the annual revenue generated by prostitution worldwide to be over USD 100 billion (Havocscope, 2015, para 1).
- The global condom industry has been forecast to hit a market value of USD 5.4 billion by 2018 (De Angelis, 2013, para 1).
- LGBT Capital estimates the global aggregated spending power of this consumer base (the LGBT-GDP) to be around USD 3.9 trillion per annum (measured as nominal GDP) – from a 15+ LGBT population of about 371 million individuals globally (LGBT Capital, 2020, para 2).
- According to estimates, at present, there are around one billion pigs in the world. As a result of these factors, the hog production and pork market are projected to reach a market value of ~USD 464 billion by the end of 2027 (Transparency Market Research, 2019, para 2).
- Dogs are also a big market, and ARV vaccine too is a big market. The global pet care market is expected to reach USD 202.6 billion by 2025, according to a new report by Grand View Research, Inc. Rise in the adoption of pets and growing demand for premium care products are a few factors which are expected to drive market growth (Grand View Research, 2018, para 1).

I could not find the statistics related to the wild meat market; but this too is a multibillion-dollar industry.

The global burden of diseases has a large portion of diseases due to these practices. And then there is the *solution market* for the diseases caused by these practices. The global market for healthcare services reached a value of nearly USD 6,707.3 billion in 2018, having grown at a CAGR of 7.6% since 2014,

and is expected to grow at a CAGR of 9.3% to nearly USD 9,581.0 billion by 2022 (The Business Research Company, 2019, para 1).

### 5. Major Faults in Confronting Corona

My book, *Economics first or health first?* (Jamil, 2019) was released in August last year. Interestingly, the words of the title have become a topic of hot debate as the Corona pandemic unfolded throughout the world. The debate is now paving the way for an open confrontation between the dedicated classes of scientists on the one hand and the political and economic forces on the other.

When Neil Ferguson, a British scientist who was part of the government's advisory board on Corona, resigned for ignoring the directives on social distancing, there were reports which suggested that he was fired not due to the stated reason of his meeting his girlfriend, but because of his hard views on scientific strategies which irked the forces. Here are some excerpts from a Guardian report (Ward, 2020):

Ferguson has been under attack ever since his research team's modelling suggested in mid-March that hundreds of thousands of deaths in the UK from COVID-19 were possible if stronger efforts were not made to curb the growing epidemic... Ferguson's contribution was initially praised, but it was not long before his reputation was under assault from parts of the media traditionally skeptical of a so-called "nanny state". (paras 5-7)

The write-up concludes:

It is time to put a stop to these media lynch mobs that risk driving Britain back into the Dark Ages. We must continue to base our decisions on the advice of experts such as Ferguson, and reject the irrational arguments of those who want political dogma to trump evidence. (last para)

The COVID-19 outbreak, for some time, forced the world to think of health at the cost of economics. But soon things started changing.

In India too, first the countrywide lockdown was applied for two months without realizing the fact that, at that time, it was largely not required in smaller cities and rural areas, where there were absolutely no cases by then. It was then opened, and when after several months, the problem started growing in

smaller cities, there was no lockdown there because of economic considerations. While the lockdown should have continued for some more time in big cities like Delhi, Mumbai, and Ahmadabad, the pressure of the alcohol industry was too much for the government to withstand. Liquor shops opened in most of the cities, and the currency started flowing. This was of course at the huge risk of a sudden spurt in the cases, as social distancing norms were openly flouted. Other market forces were looking to how the Corona pandemic can be used to benefit the healthcare industry. There is hardly any surprise then, that soon India occupied the second position in the world in the number of cases.

As previously happened in the case of the HIV/AIDS pandemic, all hullabalos will remain only till the vaccines or treatment is found. Once the vaccines are found, there will be an attempt to sell it as much as possible, and social distancing norms will die. Once treatment is found, even vaccines will be forgotten, because if people do not fall ill, how will the healthcare industries prosper?

What is shocking is that the WHO has abysmally failed to formulate the right policies to achieve its stated objective of highest standards of health and has minced no words in calling it the failed organization.

The sad truth is that the WHO has not given ample emphasis to natural preventive methods (by advising governments to act against unhealthy practices like alcohol, drugs, smoking, unhealthy sex), and has instead run huge campaigns for artificial preventive methods like vaccines and condoms.

In the 1980s, HIV/AIDS emerged as a pandemic and reached to a dangerous level in the 1990s causing death and mayhem across the globe. But the WHO never talked of anything like sexual distancing throughout the period, despite the scientifically proven facts showing a direct relationship between HIV and promiscuity, prostitution, and homosexuality.

At that time, the only slogan of the WHO was “condoms, condoms, and condoms”. The result was that sex markets continued to prosper, and so did the HIV statistics. Consequently, more than 33 million people lost their lives.

Once the antiviral therapy against HIV started getting marketed, even the “condoms, condoms, and condoms” campaign went into hibernation. The market wants the HIV to continue, because if the problem subsides, both the problem market as well as the solution market will nosedive.

With the spread of COVID-19, the WHO got busy raising the “test, test, and test” slogan. It failed to call for a ban on travel to and from China at the right time, and between other countries again at the right time. If travelling from and into Wuhan, and then from China and into China, had been controlled at the right time, COVID-19 could not have become a pandemic.

The WHO started sounding alarm over the disease turning into a pandemic as early as the beginning of January 2020. Yet, it failed to advise governments to take steps to stop the entry of Corona in their countries. Why would the WHO come in the way of the transport and travel industry?

The irony is that, even after governments the world over have imposed severe restrictions on travel within their countries and between different countries, the WHO continues to say, “test, test, and test”. This formula again is going to help the testing kit manufacturing companies.

Though testing is extremely important, projecting it as the only solution will only worsen the situation. The WHO is hoping that the anti-COVID-19 vaccines or treatment will soon emerge and then again, like HIV/AIDS, it will soften its alarm against COVID-19.

Market forces are busy in commercializing dangerous practices in the name of freedom of choice. Till this continues, humanity runs the risk of getting ill. There cannot be anything more inhumane than letting the people fall ill because the healthcare industry needs patients and the markets of the causes of the problems need them.

## 6. Qur’ānic Philosophy of Peace Economics

To understand the true nature, scope, and extent of the Islamic philosophy of economics, we need to know what the Qur’ān intends and how the aims of

Islamic philosophy are different from the current philosophy. Below are some of my observations on the subject, which are the expansion of my chapter on “Economic ideology of Qur’ān” in my book *The essence of the Divine verses* (Jamil, 2003), and will also be covered in my book, *Qur’ānic theory of peace economics*, which I am currently working on:

(a) The current economic philosophy that rules the world revolves around economic fundamentalism, which dominates all the spheres of life. Its overriding influence can be seen in all the programs at every level and in every field. The Islamic economic philosophy is based on the supremacy of peace, which is a comprehensive state covering individuals, family and society; human peace, health, security, and welfare are the guiding factors, and no matter how strong the economic reasons are, any activity that threatens health and comprehensive peace cannot be permitted.

(b) In Islam, economics cannot be seen or developed separately from the grand objectives of the system; the economic system has not only to work within the framework of fundamental rights, fundamental duties, and fundamental prohibitions, but has also to play a proactive role in achieving those objectives. In the current economic scenario, market forces rule and play the most decisive role in determining what is good or bad for society. Their interests are often directly opposite to the interests of a healthy, secure, and peaceful society.

(c) Islam makes a clear distinction between prohibited, undesirable, desirable, and highly desirable activities, depending upon their effects on health and social peace.

(d) The aims and objectives of the Islamic philosophy of economics are for the whole world, not just for the Muslim world. Its aims include among others:

- (i) To ensure the overall peace in society at every level: individual, family, national, and international;
- (ii) To ensure that no individual or group of individuals indulges or is made to indulge in any activity that is dangerous to their own health or the health of others or for the general level of peace and security of the society;

(iii) To ensure that all the activities are duly rewarded in accordance with their benefices for society or punished in accordance with their hazards.

(iv) To ensure that while individuals are given adequate freedom to engage in economic activities of their liking, society acts proactively to reverse any large-scale disparities and prevent all forms of exploitation.

(v) To ensure that the disabled, the less privileged, the needy, and the ones who sacrifice themselves for larger aims are duly protected, socially and economically.

(vi) To ensure that the diverse abilities of individuals are given societal and economic support.

Unfortunately, “Islamic economics” in the modern context has been reduced to Islamic finance meant for Muslims and has failed to address the needs of the world. I have tried to capture the true nature of Islamic economics in the following definition:

Islamic economics refers to the establishment of a world order where people, individuals or groups, are free to earn their livelihood through rightful use of the provisions of God and their abilities, natural or acquired, without the violations of the true goal of Comprehensive Peace that Qur’ān envisages, that is within the boundaries of the three dimensional system of Fundamental Rights, Fundamental Duties, and Fundamental prohibitions, and the establishment of a system that ensures comfortable living for each and every human being, including those who are in a disadvantageous position, temporarily or permanently, due to some reason.

It needs to be emphasized that economics is not just about the currency, but is also about the work and services; it is not just about the goods and services produced by the big industries, but also about the services and goods of all kinds produced by all the individuals and all the groups, small or big; and it is not just about the calculation of the GDP, annual growth, and per capita income, but also about the effects produced on individuals’ health, family peace, social order, and national and international peace.

“Islamic economics”, the way it is being understood, on the other hand, is more or less the continua-

tion of the modern economic system with minor adjustments to suit the religious requirements, so that the money of Muslims can be attracted and the clerics are kept in good humor. “Islamic finance” simply involves legal ways to make it look compatible with Sharī’ah in finer details, without changing, in any substantial degree, the economic philosophy behind the system, which continues to be nearly the same as that of market economics. While the Islamic financial system is superior in many ways to the modern system, the effects of such a financial system, especially in the absence of a coexistent taxation policy based on the spirit behind the Qur’ānic directives, are not as pronounced as they must be.

In addition, it is an abysmal failure in influencing, in any way, the direction of globalization, which revolves around the commercialization of not only human strengths, but also of human weaknesses. So, while Islamic finance is to be promoted, other important measures related to economics should not be lost sight of. Even in Islamic financial endeavors, now *mushārahah*, which is closer to the Islamic spirit, is losing popularity in favor of *murābahah* and the like of debt modes of financing, which are more in favor of the financiers.

Sharī’ah does not tax income, neither does it tax spending if the latter is not carried out for *zakāh* evasion purposes. Thus, if one earns billions and spends all, one does not have to pay *zakāh*. Income generation is welcome. And when one has income, spending and investing are the preferable options in preference to hoarding wealth for the purpose of increasing its value (which is a big sin) or for the purpose of saving for one’s own status (which is allowed). Hoarding of wealth including gold has been disliked in the Qur’ān. Allah says, “As for all who hoard up treasures of gold and silver and do not spend them for the sake of God’s – give them the tiding of grievous suffering [in the life to come]” (Qur’ān, 9:34). However, if one saves money, one has to pay *zakāh* on the total accumulated wealth, if it reaches *niṣāb* (i.e., the minimum amount of wealth and possessions that a Muslim must own before being obligated to pay *zakāh*)<sup>(1)</sup>. The net message is clear: Islam aims to

increase the economic activity through all possible and permissible means.

It may be argued that wealth is different from income. But wealth is nothing more than the saved income. A person is not only wealthy on account of his having assets, but also on account of his ability to spend more. It is in this backdrop of wealth generation, coupled with charity and welfare, that Muslims must build up their economic infrastructure. The economic activity must therefore center on:

1. Wealth generation: corporate sector, medium industries, small scale industry, trading; Islamic finances, agriculture, non-farming rural industry, employment generation, etc.
2. Wealth distribution through measures by the society and the system.
3. Charity and welfare: insurance schemes within Islamic parameters, welfare programs for the poor, weak, downtrodden, wayfarers, people involved in *da’wah*, research, and welfare activities, old, destitute, sick, etc.
4. Campaign against dirty economics: commercialization of human susceptibilities, economic disparity, corruption, etc.
5. A well-organized and implemented taxation system, based on *zakāh* (Qur’ān, 2: 43), *’ushr* (Qur’ān, 2: 267; 6: 141) and *khums* (Qur’ān, 8: 41; 59: 7-9). There is a need to think about applying the *’ushr* as ‘production tax’ on agricultural as well as industrial produce, and to enlarge the scope of *khums* to include capital gains.

When we discuss the Islamic position on *ribā*, in my opinion, we tend to ignore that Sharī’ah injunctions also imply that debt should be avoided wherever possible. Coupled with the Qur’ānic position on moderation in spending, it means that one has to be very vigilant in dealing with debt contracts like loans. For instance, getting luxury items financed through loans means that the value of the items will go down substantially by the time the loan amount along with interest is paid. In the COVID-19 crisis, people have found it hard to pay the installments, and this has also caused heavy economic recession.

(1) There are other conditions like the timing that must be observed for the application of *zakāh*. For more details one should consult proper references on the subject.



## 7. Need to Freely Distribute the Vaccine

With the vaccine for COVID-19 in sight, it is time for Islamic welfare to enter in a big way. It is unfortunate that no Muslim country could develop its own vaccine, and they have to depend on vaccines produced by other countries. But Muslim countries, especially rich Muslim countries including the OPEC countries, can play their role in providing vaccines to the poor countries. *Zakāh* and *sadaqah* can be used for this purpose. In times of crisis, Muslims must make it a principle to lead the welfare programs not only within their own countries but also at the international level. Moreover, in such times, aids should be open for all the needy irrespective of their religious and ethnical identities.

## 8. More Emphasis on Investment in Research

Texts of the Holy Qur'ān and the Sunnah of the Prophet (ﷺ) put emphasis on education and research. Unfortunately, in recent centuries, Muslim countries and communities have not invested much in research in various fields including natural sciences, health sciences, social sciences, and philosophy. And their education systems are lagging far behind other peer countries. Muslims need to develop investment in research as an important cornerstone of Islamic economics. Work needs to be done to understand the developments in these fields in the developed world, and collaborations, wherever needed, must be sought on the basis of common interests. Oil rich countries like Saudi Arabia, UAE, and Kuwait must take the lead in this drive. Top research institutes and centers need to be established as a matter of urgency.

Moreover, health and law need very special attention as not only health, but law also has become a very big industry. Crimes, litigation, and punishment with imprisonment being the mainstay, all have economic designs behind them. The result is that the world system of law and justice looks very advanced in its method, but is proving to be a big failure in results with huge rises in crime rates with every passing year. Islamic economics needs to expose these designs, and support systems that have greater impact in terms of the safety of life and healthiness of life. Freedom of choice is important, but it should be freedom of good and healthy choices, not the freedom of unhealthy and dangerous choices.

## 9. Islam's Dynamic Paradigm of Health

The main features of the dynamic paradigm of health inspired by Islam, discussed in the book of this writer, *Quranic theories of sciences and society* (volume 1) (Jamil, 2015) are as follows:

(a) In the present global system, health does not occupy the supreme position, and laws are made more in accordance with the demands of economics than the demands of health. In Islam, an overwhelming majority of injunctions regarding living have a direct relationship with health. More than 80 million lives are lost annually worldwide, just because the laws of Allah are not in force to safeguard health. These include, on an average, 73 million loss of human lives due to induced abortions, the overwhelming majority being the result of sex outside marriage (Bearak et al., 2020, p. 1152); 3 million due to alcohol (WHO, 2018b, para 1); 1.2 million due to HIV/AIDS (Roser & Ritchie, 2019, para 6); 0.3 million due to HPV/cervical cancer (WHO, 2019, para 4); and 0.8 million due to suicides (WHO, 2018a, para 1), besides deaths from pandemics like swine flu, now Corona, occurring time and again. Tobacco and smoking kill another 7 million (CDC, 2020, para 6). The opinion on smoking in Islamic circles differs. In the opinion of this writer, anything that causes dangerous diseases cannot be permissible in Islam. The practices that are beneficial to health are promoted in Islam and those that are harmful are either prohibited or discouraged.

(b) Modern constitutions emphasize only 'fundamental rights' and to a lesser extent 'fundamental duties'. There is no provision called 'fundamental prohibitions'. In Islam, the constitution is three dimensional with equal emphasis on rights, duties, and prohibitions, and all these are aimed at ensuring a peaceful and healthy living – both in this world and in the Hereafter.

(c) In Islam, equal emphasis is given to individuals, family, and society.

(d) The family system is the biggest safety wall against diseases, as well as mental and social tensions. In Islam, no relationship outside a proper marriage between males and females is allowed. This is the biggest protection against diseases like HIV/

AIDS, HPV/cancer cervix and most other STDs (sexually transmitted diseases).

(e) In the modern world, the responsibility of maintaining health falls mainly on individuals themselves. The dynamic paradigm talks of a health-protective family and social system where the system does not let the individuals to get exposed to unhealthy substances and practices. The onus is not only on individuals, but also on the system.

(f) Islam promotes a ‘holistic concept of hygiene’.

(g) The emphasis is more on natural prevention through avoidance of an unhealthy lifestyle; prevention through artificial methods like vaccines and condoms are only additional protections.

In the same book, this writer has given the following Islamic definition of health:

Health is a state of complete physical, mental, spiritual and social wellbeing, which must be safeguarded not only through the maintenance of a health preserving regime at the personal/individual level, but also through the establishment of a health-protective and promoting family system and a health-protective and promoting social system. (Jamil, 2015, p. 75)

According to the understanding of the author of this paper, the Sharī‘ah paradigm of health envisages a multi-pronged strategy to keep the population healthy and to treat the ill. Every possible effort is to be made for preserving health. While the Qur’ān has banned all harmful practices, it has also not failed to highlight the need for treatment. The Prophet Muhammad (ﷺ) has called for treatment whenever a disease develops. He has also exhorted the people to continue searching for the remedies by stating that: “Allah has produced treatment of everything except senility/death” (Ibn Hanbal, 2001, 30:398, *ḥadīth* no. 18455; *al-Tirmidhi*, 1975, 4:383, *ḥadīth* no. 2038). This comprehensive approach has the following components.

### 9.1 Natural Prevention

Banning on the use, sale, or promotion of all such practices that are dangerous for the health, and promotion of practices that are helpful in preventing diseases. Important steps involving first primary prevention include:

- *Istinjā’* (washing of private parts after urinating), which has huge protective effects against the urogenital infection.
- *Wuḍū’* (ablution), which involves washing of the exposed organs and mouth reducing the risks of mouth infections, cardiovascular problems, skin infections and cancers, and eye infections.
- Total ban on premarital, extramarital sex and promiscuity, homosexuality, and prostitution, which all are the leading factors responsible for the propagation of various sex related disorders including Syphilis, Gonorrhoea, Herpes, Reiter’s disease, HIV/AIDS, and Hepatitis B infection (the last is not generally included in sex related diseases but has sexual route as one of the most common modes of spread).
- Total ban on the production, serving, and use of alcoholic beverages, which will not only prevent diseases like Cirrhosis, several cancers, and Psychosis, but will also help in the prevention of sex related diseases and impotence and alcohol related accidents, crimes, and suicides.
- Total ban on all addicting substances including drugs and smoking (unfortunately Islamic scholars have not issued a unanimous edict against smoking), which will prevent diseases like lung cancer, mouth cancer, etc.
- Total ban on gambling, which will prevent pathological gambling and suicides; also family related tensions.
- Breast-feeding infants for two years that decreases the chances of a woman getting pregnant before the expiry of the 2-year period, thus, decreasing all the problems related to repeated pregnancies and also the chances of breast cancer; it reduces the chances of all infections in children and decreases the risks of cerebrovascular diseases in adulthood.
- Covering the nose and mouth while sneezing and coughing.

## 9.2 Primary and Secondary Prevention

Islam supports all the health-protective measures like vaccines, safe drinking water, condoms in special circumstances, and use of pastes and creams. Circumcision that prevents from Phimosis, Paraphimosis, sexually transmitted diseases including AIDS, and the cancer of cervix (among women) can also be included as a method of second primary prevention, as it involves a surgical procedure. *Miswāk*<sup>(2)</sup> which has a remarkable preventive effect on the infective diseases of teeth, gums, and several internal organs, is also a part of second primary prevention;

## 9.3 Treatment

Islam supports all the methods required to relieve pain and distress and to cure diseases. In addition, Islam supports a balanced diet including animal as well as plant products. There are also a number of Prophetic traditions describing the importance of various eatables including milk, fruits, dry fruits, seeds, and other plant products.

The Islamic position is clear. It permits “*ṭayyib*” (healthy) things and prohibits unhealthy ones. It warns against those practices that can kill.

All of these have economic connections. If these are followed in letter and spirit, health-friendly sectors would have developed and the sectors, which are hostile to health, could not have survived. But what to speak of the past, even the future will not see any change in the current trend because of the dominance of economic fundamentalists in current international affairs.

It is also highly likely that future reports on COVID-19 will prove that alcohol, drugs, smoking, night life, and sex life outside marriage proved to be the major factors in the rise in number of cases as well as the proportion of deaths per cases. This will explain why the richest and most advanced countries, in terms of health infrastructure as well as economy, in the West have suffered heavily due to COVID-19.

## 10. Conclusion

In conclusion, the following points need to be highlighted:

First, the COVID-19 outbreak had its origins in the market of wild animals, many of which prove to have a biological structure suitable for transmission of viruses to humans, which then have the propensity to lead to human-to-human transmission.

Second, it started spreading from the place of origin to the rest of the world, because nothing was done at the right time to stop trafficking of the people from and to the place of its origin.

Third, it hit the economy particularly hard because the world economy had a huge share for the entertainment industry, which crashed due to social distancing and lockdown measures.

Fourth, it hit the people hard, because in most of the countries, except for the few elite, the masses are poor as well as the governments. Huge economic inequality in countries like India led to huge disasters.

In short, if in today’s world, the major portions of the economy had been in the sectors which pose no threat to health or social justice, the situation would not have been as bad as it has turned out to be. If this continues, the future will bring bigger disasters.

Islam provides the answers by prompting only healthy economics and discarding the dangerous economics, in terms of effect on health and social justice, and also giving directions how to contain epidemics. It also ensures that the wealth does not remain in the hands of a few but is more equitably distributed; and the governments are in a healthy economic position to meet the demands in times of crises. Islamic experts and Muslim countries and organizations need to highlight the extraordinary results if Islam’s socio-economic and health-friendly propositions are applied in the world. This is to be done in a pure intellectual way and social campaigns without maligning any other religion and their followers. Moreover, the Islamic world has to play a role in the availability of the vaccination to the poor in their countries as well as in other countries. Islamic countries need to invest more and more in scientific research.

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(2) A teeth cleaning twig made from the *Salvadora persica* tree (known as *arāk*, أراك, in Arabic), (<https://bit.ly/2YbrdnP>).

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## "الأصولية" الاقتصادية الميسرة للأوبئة وعواقبها الاقتصادية:

### الحل في البديل الإسلامي

جاويد جميل

كرسي الدراسات الإسلامية والأبحاث، جامعة يونيبويا، منجلور، كرناتكا، الهند

المستخلص. إن النظام الاقتصادي السائد في العالم الذي تُحرّكه آلية السوق "الحرّة" بشكل رئيس لا يمثل النموذج الصديق للصحة والمُفضي في الوقت نفسه إلى إحداث سلام شامل على مستوى الأفراد والمجتمعات. لقد أدى هذا النظام إلى "سَلْعَتَة" كل شيء؛ بما في ذلك احتياجات الإنسان وأحاسيسه. في ظل هيمنة هذا النظام حدثت جائحة كوفيد-19 التي سبقتها العديد من الأمراض القاتلة التي سببتها الفيروسات خلال أَل ١٠٠-١٢٠ سنة الماضية، كأنفلونزا الخنازير، وفيروس نقص المناعة البشرية (الإيدز)، وفيروس الورم الحليمي البشري، وداء الكلب، والتهاب الكبد ب. وقد رافق هذه الأوبئة العديد من الممارسات الإنسانية غير السوية كاستهلاك الكحول والمخدرات وأكل الثعابين والخفافيش. من الواضح أن هذه الممارسات الضارة محظورة في الإسلام، إلا أنها تمثل في الوقت نفسه تجارة كبيرة تدر العوائد المادية الطائلة للذين يقفون خلفها. وهذا ما يضع نموذج الاقتصاد السائد في "مأزق" أخلاقي يحتاج إلى وقفة تأمل فاحصة لتلمس الحلول الممكنة لإنقاذ الأرواح البشرية من مخلفات هذه الكوارث والأزمات. ومما زاد الوضع سوءاً وجود عوامل أخرى ساهمت في حجم الكارثة الاقتصادية التي أعقبت ظهور جائحة كوفيد-19 كانهدام المساواة وزيادة الهوة الكبيرة بين الأثرياء وفئات المجتمع الأخرى بشكل كبير. لقد فشلت حكومات الدول المختلفة والمؤسسات الدولية في اتخاذ إجراءات تصحيحية مبكرة. في تقدير كاتب هذه المساهمة أنه يمكن للاقتصاد الإسلامي أن يُقدم إسهاماً نوعياً في مواجهة مخلفات وأثار هذه الأوبئة والاضطرابات إلا أن ذلك يتطلب تحقيق بعض الشروط الموضوعية اللازمة؛ من ذلك تطبيق أسس ومبادئ الاقتصاد الإسلامي بشكل صحيح وشامل، وهذا ما يفرض على الخبراء - الاقتصاديين المسلمين منهم على وجه الخصوص - إدراك أن الاقتصاد الإسلامي لا يقتصر على التمويل الإسلامي والخدمات المصرفية فسحب، بل له نطاق أكبر من ذلك بكثير. تُتيح جائحة كوفيد-19 فرصة نادرة للنهوض بالقيم الإسلامية في الصحة والاقتصاد من خلال البحوث والحملات الاجتماعية على المستوى الدولي.

الكلمات الدالّة: الأصولية الاقتصادية، الأوبئة، النموذج الإسلامي للصحة، تجارة المشاكل، تجارة الحلول، النظافة الإسلامية الشاملة.

تصنيف JEL: F02, F60, G01, H12, I12

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