Ethics and Decision-Making for Sustainable Business Practices

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ABSTRACT

Population and life expectancy of the elderly are increasing in Malaysia, while the birth rate is declining. Increasing age results in physical and psychological changes. Life at this age can be challenging, especially from an economic standpoint. Economic protection refers to a sense of safety and protection derived from a solid income or other resources to support present and future needs. People need food, clothing, shelter, and good health to survive. In Islam, this is a basic requirement for human life. Inadequate economic protections contribute to increased poverty and affect the quality of life, contrary to the philosophy of the objectives of Islamic law, which seek to preserve its five major interests: religion, life, property, lineage, and intellect. As a holistic religion, Islam does not ignore economic protection and its role in preserving human life, including for the elderly. This chapter discusses forms of economic protection for the elderly that ensure achievement of the objectives of Islamic law.
The Philosophy of the Objective and Purpose of Islamic Law

INTRODUCTION

The elderly proportion of the global population is increasing annually. The world’s population aged 60 years is expected to increase from 12.3% in 2015 to 21.5% in 2050. Many see the increase as a phenomenon of the 21st century, due to the impact of technological advances in medical science, decreased mortality, and declining fertility (United Nations, 2014). Malaysia is no exception. Based on the projections of the Department of Statistic, Malaysia will reach aging-nation status in 2035, when its population aged 60 years and above is expected to reach 15% of the total population. (Department of Statistic Malaysia, n. d.).

Aging affects the elderly in many ways, economic effects prominent among them. Longer life expectancy means that the elderly must spend more, especially on health and daily necessities. Many senior citizens lose their main source of income after retirement, and need other resources to satisfy their economic needs.

Changes in demographic trends can have a major impact on a country. An increasing elderly population can place additional strains on the labour force to care for senior citizens, and also to fill the void in the economy that their retirement creates. At the same time, family structures will also change, due to the forced migration of children who must find jobs to support their family. Changes in family structure will reduce the dependence of senior citizens on their children, and have an economic impact on the elderly (Mahadi, 2009).

To deal with the economic problems of the elderly, the International Labour Organisation (ILO) has been strengthening social protection systems to provide economic security for the elderly. Social protection focusing on pensions and health services is a key requirement for senior citizens (Ortiz, 2014). The goal of social protection is to reduce the stress faced by the poor and those at risk of losing revenue (P. Mathiu & E. Mathiu, 2012).

According to Handayani (2012), the pension scheme and health services introduced in social protection has reduced poverty among the elderly, and helps safeguard their socioeconomic position. However, the retirement scheme still has drawbacks, because senior citizens who work in the formal sector are the only beneficiaries (Evans & Hackness, 2008). This means that many senior citizens still suffer from poverty. Data obtained by Masud and Haron (2014) confirm this fact, showing that based on revenue, 70% of seniors are below the poverty line. In fact, most seniors do not get economic protection, particularly from children. The fourth population and family census (National Population and Family Development Board, 2013) shows that nearly 600,000 seniors in Malaysia have never received financial help from children Yeung and Xu (2012) found that economic pressures can have an adverse impact on quality of life, and lead to death.

Islam sees poverty as harmful to individuals, families, and society (Al-Qaradawi, 1977). As a holistic religion, Islam does not ignore aspects of economic protection, including for the elderly. Economic protection is also one of the actions to achieve the five objectives of the Islamic law stressing the fundamental importance of care (al-daruriyyat al-khams) religion, life, property, lineage, and intellect.

This chapter discusses the position of the elderly in Islam, the Islamic concept of economic protection, and economic protection mechanisms for seniors, according to Islam.

THE ELDERLY IN ISLAM

The elderly are referred to as al-Musin in Arabic (Ibn Manzur, 1990) or as advanced in age (al-Sheikh, al-Ajuz) and extremely old (al-harim). These terms have different meanings corresponding to the changes
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that occur in the elderly. According to Ibn Manzur (1990), *sheikh* refers to the early age of the elderly, when grey appears in their hair. The term for “extremely old” (*harim*) means the last age for senior citizens, while “advanced in age” (*al-Ajuz*) refers to those who are weak in terms of physical and mental strength.

In developed countries, “the elderly” refers to people who have reached the age of 65 years and above (World Health Organisation). In Malaysia, the elderly are defined as people aged 60 years and above. (Zawawi, 2013)

Senior citizens are those living extended lives, a sign of Allah’s creation of man. Human beings transform as they age, with old age marking a transformation toward a weakening physique. Allah says:

*Allah is He Who shaped you out of weakness, then appointed after weakness strength, then, after strength, appointed weakness and grey hair. He createth what He will. He is the Knower, the Mighty. In Quran 30:54* (Translated by Pickthall)

According to Al-Qurtubi (2010), a person who reaches “aged” status will change physically, emotionally, and mentally; show greying hair, deteriorating physical functionality, and weakening memory and immune system; and become more susceptible to disease.

According to Al-Shaukani (1997), the weakest situation for seniors is the last stage of old age (*arzalil umr*). People at this stage are similar to children, characterised by poor intellect and failing memories. The last stage of old age (*arzalil umr*) does not set in at a certain age, because every change with age is unique for each person. Nevertheless, Ibn Yusuf (2002) says this phase usually occurs in people over the age of 75 years.

In addition to the Quran, hadith also discusses the position of the elderly. Among the hadiths that mention the glory of the elderly is this, as narrated by Abu Daud (2009)

*It was narrated that Abu Musa al-Ash’ari said: The Messenger of Allah, (PBUH) said: Part of glorifying Allah is honoring the grey haired Muslim and the bearer of the Quran, not the one who exagerates about it or turn away from it, and honouring the just ruler (Sunan Abu Daud, vol.5, hadith 4843).*

Referring to the hadith, a Muslim who respects the recommendations of the grey (elderly) is, in fact, glorifying God. It advocates love and respect for the elderly, and patience with their changes (Abadi, 2009). It encourages helping them conduct worship and care for their health and economic needs, whether in the family or in society (Ghanim, 2013).

The Prophet (PBUH) loved the elderly and taught his followers to maintain good relationships with them. A hadith narrated by Al-Tirmidhi (1994)

*Anas bin Malik reported, An older man came to talk to the Prophet (PBUH), and the people were hesitant to make room for him. The Prophet said: “He is not one of us who does not have mercy on our young and does not respect our elders.” (Jami’e Al-Tirmidhi, vol. 4, hadith 1920)*

This hadith shows the etiquettes taught by the Prophet in treating the elderly. Islam’s emphasis on the elderly not only concentrates on doing good order, but also a warning from the Prophet (PBUH) to those who disrespect the elderly will be denied admission to paradise. (Al-Mubarakfuri, 2010).
Those whom Allah instructs must be honoured even more when they have aged the parents are given a special status in Islam. In this case, Islam enjoins children to respect and maintain good relationships with parents. Allah says in al-Isra':

_Thy Lord hath decreed, that ye worship none save Him, and (that ye show) kindness to parents. If one of them or both of them attain old age with thee, say not “Fie” unto them nor repulse them, but speak unto them a gracious word. In Quran 17:23 (Translated by Pickthall)_

Al-Qurtubi (2010) explains that parents occupy an honourable position, and children have an obligation to be kind to parents, such that if one fails to do so, they are failing to honour Allah. This kindness to parents takes on a new meaning once they have grown old, because in this phase, they become weak and sickly. We should address parents in kind and gentle terms, meet their needs, and pray for them. In the event that parents are of a religion other than Islam, Muslims must continue to remain in close contact and ensure that their needs are met.

The following hadith narrated by Al-Bukhari (2003) illustrates further the importance of caring for parents in Islam.

_Abdullah ibn Mas'ud said, I asked the Prophet (PBUH) which deeds is loved most by Allah? The Prophet Muhammad said: “First, pray on time, second, be devoted to both parents, third, jihad in the way of Allah. (Sahih Al-Bukhari, vol. 8, hadith 5970)_

This Hadith clearly associates the command to serve parents as among the most loved acts of Allah, and akin to the importance of prayer and struggling in the path of Allah. This is major testimony to its importance and place in Islam. Filial obligations to parents also include protecting the rights of others. Whoever can fulfil the rights of the parents must be able to fulfil the rights of others (Ibn Hajar, 1988). In Islam, being dutiful to parents takes precedence over other forms of doing good.

These passages show that the elderly have a special position in Islam. When the elderly suffer physical changes that weaken their ability to care for themselves, and experience deteriorating health, they can have difficulty finding income to meet their daily needs and health expenses. Thus, a mechanism should be in place to ensure that seniors get their proper rights, and that the objectives of the Islamic law to protect their welfare are achieved.

**PROTECTING THE ECONOMIC ABILITY OF THE ELDERLY**

Rejda (1999) defines the term economic protection (or economic security) as a sense of feeling safe and protected by having a solid income or other resources to support the basic needs of life in the present and the future. Basic requirements refer to a person’s need for food, clothing, shelter, healthcare, and other necessities. Revenue is the primary means of securing those needs. However, Rejda (1999) placed conditions on earnings that serve as economic protection. First, there is a guarantee that one can earn money continuously. Second, the income must be above the poverty line or living wage. Third, the economic protection is related to current changes, so when the cost of living or expenses increase, more revenue is needed to cover the costs.
Masud, Haron, and Gikonyo (2012) support Rejda’s (1999) categorization of income as a source of economic protection. Income can come from salaries, wages, and contributions. However, income is not the only source of economic protection. Other sources of assets also act as a form of economic protection.

Based on this definition, the elderly is among those who do not have economic security for their retirement. This means that they cannot meet their present and future basic needs. In some instances, senior citizens require a great deal of revenue to finance increases in expenditures (Abu Bakar, Idris, & Selvaratnam, 2009, pp. 316-323).

Ortiz (2014) explains the link between economic and social protection. In general, social protection is a form of economic security for individuals to obtain basic needs related to health, education, and housing. According to Lee (1998, pp. 291-307) and Vijay Kumar (2003, pp. 45-65), the forms of social protection include financial support from family and society. Through this system, each family member is responsible for protecting family members by providing income, shelter, and supports for physical and emotional health. Based on this definition, the economic protection of elderly income appears in the form of social security and other benefits (Ortiz, 2014). However, social protection systems do not have clear frameworks or distribution methods to ensure the economic protection of all senior citizens.

PROTECTION OF THE ELDERLY ACCORDING TO THE ISLAMIC ECONOMY

Basic Concepts in Islamic Economic Protection

The discussion of economic protection is by no means new in Islam. Economic protection in Islam was established through social insurance (takaful ijtima’i) (Abu Zuhrah, 1991). Social insurance (takaful ijtima’i) means that every member of the community works together individually, in groups, or through organisations, to guarantee the well-being of society, such as by helping the poor and orphans. It also includes prohibiting harms, such as by preventing theft and cruelty (Ulwan, 1983). Two important elements form the basis of economic protection in Islam: takaful and charity.

The Arabic word takaful means a joint guarantee or mutual preservation (Ibn Manzur, 1990.). Takaful has a broad sense of cooperation that includes individuals, families, communities, and countries. It helps promote private and public morals, maintain family ties, and meet the needs of national economic development (Ulwan, 1983). The basis of takaful principles is mentioned in the Quran and Sunnah. Islam encourages its followers to work together and help each other in goodness because of the strong bonds of brotherhood between them, like interlocking fingers (Ibn Kathir, 2009). In another
hadith, the Prophet (PBUH) describes Muslim brotherhood as like mutually reinforcing parts in a building. This is explained in a narration by al-Bukhari (2003) from Abu Musa:

_The prophet (PBUH) said, “Verily, the believers are like a structure, each one strengthening the other” and the Prophet clasped his fingers together (Sahih Al-Bukhari, vol.1, hadith 467)_

This hadith teaches that every Muslim brother is a part of all others. As a reaction to this impulse, every individual Muslim will share the pleasure of other Muslims, and help end the suffering endured by others (Al-Zuhaili, 1989).

Concerning takafal, Islam encourages giving to help others. Charity means spending part of one’s money or property for the assistance of others (Ibn Manzur, 1990), and should benefit humanity. Charity also expands the distribution of wealth so that all members of society can enjoy it (Ulwan, 1983).

In Islam, charity is either compulsory or voluntary. Compulsory charity is a duty on Muslims to give of their property according to the rules and rate determined by Islamic law. Charity includes the economic protection of the family as alimony and inheritance, as well as the economic protection of society such as zakat (Al-Zuhaili, 1989).

Unlike obligatory charity, which is fixed by Islamic law, voluntary charity is giving of one’s wealth for the benefit of another, with the intention to please Allah. The individual determines the size and form. Among the categories of voluntary charity are economic protection, endowments, wills, and grants (Ulwan, 1983).

The giving of charity, whether financial or as property, can also assist in boosting the economy. Muslims are encouraged not to be miserly, and to give to individuals, society, and the state. Allah says,

_Who hoard their wealth and enjoin avarice on others, and hide that which Allah hath bestowed upon them of His bounty. For disbelievers We prepare a shameful doom. In Quran 4:37 (Translated by Pickthall)_

According to Ibn Kathir (2009), this verse illustrates how Allah chastises those who fail to give charity to parents, relatives, orphans, the poor, neighbours, and wayfarers.

Islam also emphasises sharing the wealth. This is because in Islam wealth does not belong to human beings in an absolute sense. Human beings are trustees of the property and should spend it responsibly (Ulwan, 1983). For this reason, Muslims are ordered to allocate a portion of their property to charity. Coinciding with the objectives of the Islamic law that seeks the good and rejects harm, charity is a way of sharing the wealth and economic protection with those in need.

**The Objective of Islamic Law (Maqasid al-Shariah) in the Economic Protection of the Elderly**

Ibn ‘Ashur (2001) explains that the objective of Islamic law is the purposes and wisdom contained in the law. According to Al-Raisuni (1992), the objectives of Islamic law are the goals for which Islamic law is implemented. It aims to benefit people and prevent harm (Al-Shatibi, 1973).

Al-Ghazali (2011) and Al-Shatibi (1973) divide the objective of Islamic law into three categories: the necessities (daruriyyah), the needs (hajiyat), and the embellishments (tahsiniyyat). Necessities (Maqasid daruriyyah) are those things necessary for man’s survival and upholding the interests of religion and the world, highly essential in human life. The purposes at the level of needs (maqasid hajiyah) are
less important requirements, considered complements to human life; while the purposes at the level of embellishments (maqasid tahsiniyyah) aim at improving lives.

The Interest (Maslahah) and the Harmful (Mafsadah) of Economic Protection

The discussion of the objective of Islamic law (maqasid al-shariah) indicates that Islam clearly encompasses all matters relating to human life that seek the good and reject the harm. Naturally, human beings have basic needs such as food, clothing, shelter, and good health. In Islam, the requirements are seen as a necessities (daruriyyah). According to Al-Ghazali (2011) and Al-Shatibi (1973), the necessities (maqasid daruriyyah) are further elaborated in five categories. These include preservation of one’s religion, soul, property, intellect, and lineage. Preservation of these five aspects is a basic right of the individual. Failure to fulfil these five important aspects of necessities (maqasid daruriyyah) would lead to harm (mafsadah) and, to a certain extent, create harm to an individual as well as to society at large (Abd Majid & Ismail, 2004).

Economic Protection and Preservation of Religion

In general, religion is something man believes. Islam as al-din is more than just religious belief; it is a comprehensive and perfect system of life. To preserve and maintain the religion of Islam as a way of life is the ultimate goal of Islamic law. This requires caring for human life, property, lineage, and intellect (Mohamed, 2011). To realise religion, Allah has made it compulsory to implement all five pillars of Islam. To ensure harmony in Islam and the implementation of the Islamic law, Islam enjoins its followers to command good and prevent harm (Al-Zuhaili, 1986). Among the things that help preserve faith in Islam is sufficient economic protection. Economic needs are an essential part of human life, and a lack of economic resources can cause a person to be poor and destitute.

Poverty can harm faith; that it threatens faith is evidenced by the Prophet (PBUH) seeking refuge in Allah from the evils caused by poverty, as reported in a hadith narrated by Abu Said Al-Khudri (Al-Nasai, 1991):

O Allah, I seek refuge in You from disbelief and poverty. (Sunan Al-Nasai, vol.4, hadith 5845)

The Prophet (PBUH) sought refuge from poverty because disbelief always accompanies poverty. Poverty can push a person to perform actions prohibited in Islam, such as theft and fraud. Being in poverty can also lead to feelings of envy toward those who are economically able and rich, and can foster a sense of self-humiliation (Al-Qaradawi, 1977). All of this will lead to doubting the justice of Allah and being ungrateful for the things Allah has given. Although this may not be disbelief, doubting the grace of Allah is a step toward disbelief.

Economic Protection and Preservation of Life

Preservation of life means maintaining human dignity. Islam provides each person with rights to ensure sustainable living. Marriage is prescribed to maintain human generation. Preventing harm that may threaten the peace of the soul includes a ban on killing or hurting without justifiable reasons, and penalties for those who commit injury or kill others (Abu Zuhrah, 1956). In preserving life, Allah commanded
people to protect themselves by providing food, drink, adequate clothing, and shelter services. Lack of food and beverage can cause hunger and may lead to loss of life. Human beings also need clothes to be modest. In addition, people need a place to stay as a base for protecting life and property. Homelessness means there is a lack of shelter, and renders life akin to that lived by animals. Without proper shelter, a person’s life is gravely threatened.

**Economic Protection and Preservation of Property**

Property is necessary for sustaining human life. Islam does not forbid people to accumulate wealth, but guides man to do so legitimately. It provides numerous ways to acquire wealth through purchase agreements, leases, loans, grants, and partnerships. For the preservation of property, Islam forbids and imposes penalties for theft, treason, usury, and taking other people’s property illegally, and requires compensation for the properties destroyed (Abu Zuhrah, 1956). All of these are provided to meet the needs of human life. Islam also encourages others to spend on things that are useful, and save in preparation for future events (Al-Qurtubi, 2010).

Maintenance of property in Islam safeguards the interests of every individual. This can be seen through the social security system in Islam, which shares wealth by such means as giving alms, endowments, grants, and wills (Al-Zuhaili, 1989). These represent ways of sharing one’s wealth. Distribution of wealth to cover needs such as food, drink, clothing, and shelter will help prevent the poor from stealing, robbing, or taking property not theirs, to make ends meet.

**Economic Protection and Preservation of Lineage**

Islam has ordained marriage to ensure sustainability of procreation. It forbids adultery, fornication, and falsely accusing others of adultery and abortion. These deeds merit serious penalties. Such prohibitions seek to prevent corrupting lineage, and secondarily seek to maintain human dignity (Al-Zuhaili, 1986).

Economic needs are also very important in preserving descent. People who do not have the economic resources to survive can be driven to do things illegally to meet their needs, such as prostitution (Gezinski, Meshelemiah, & Karandikar, 2011), selling children, or forcing children into prostitution due to poverty (D’Amico, 2005, pp. 109-120). Thus, economic protection through social insurance (*takaful ijtimai’i*) can prevent those in poverty from choosing illegal means to ensure their survival.

**Economic Protection and Preservation of the Intellect**

Intellect is Allah’s gift to humanity, distinguishing human beings from other living creatures. A healthy mind helps secure one’s well-being, and Islam encourages all things that empower the intellect. At the same time, it forbids all things that can damage or weaken the intellect, such as drinking alcohol and taking drugs (Abu Zuhrah, 1956). Consuming halal food and drink is also important for preserving a healthy body and mind.

Economic protection is related to preserving the intellect. Lack of economic resources can disrupt a person’s thinking. Someone who is poor and unable to meet the needs of himself and his family would be preoccupied with searching for ways to secure his economic needs (Al-Qaradawi, 1977). This disturbed mind can encourage a person to consume intoxicating drinks to reduce stress.
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The above discussion clearly shows that poverty not only affects the lives of individuals, but also undermines public institutions. It can also occur in the elderly deprived of their economic needs, such as food, beverage, clothing, shelter, and health, harming the individual and the community. It can also lead to the loss of life. Elderly people who do not have a place to stay will be left to live on the streets. Unhealthy bodies can also weaken the power of the mind and encourage senior citizens to perform acts contrary to the teachings of Islam, such as theft and prostitution, to meet their economic needs.

Islam provides economic protection to help senior citizens satisfy their basic needs, such as food, clothing, shelter, and healthcare, through the social security system. It is the family’s responsibility to provide for the economic needs of the elderly, so that they continue to live well and do not feel excluded from the family. In addition, people play a role in helping the elderly because they are also part of society (Ulwan, 1983). Islam is for the benefit of mankind, in this world and the hereafter. Its principles reject all harm to human beings (Ibn Abd Salam, 1990). Economic protection is set to improve the situation of senior citizens so that they may live better lives by safeguarding religion, life, property, lineage, and intellect.

MECHANISM FOR ECONOMIC PROTECTION OF THE ELDERLY IN ISLAM

Islam provides various forms of economic protection for senior citizens, either through individual or social security. Social security refers to the help received from family and society (Ulwan, 1983). As a dynamic religion, Islam teaches people to be ready for any eventuality in the future. To ensure the individual has a good economic position after reaching old age, Islam encourages its followers to save, as a form of insurance for the future. Saving helps avoid extravagance and waste, which are prohibited in Islam, Allah says:

Give the kinsman his due, and the needy, and the wayfarer, and squander not (thy wealth) in wantonness. Lo! the squanderers were ever brothers of the devils, and the devil was ever an ingrate to his Lord. In Quran 17:26-27 (Translated by Pickthall)

According to al-Qurtubi (2010), the prohibition on spending lavishly means not to spend on things that are prohibited in Islam, and beyond the measure that is required. Spending in virtue is not extravagance, nor is saving for the future. For senior citizens, such savings can cover expenses after retirement. In addition to keeping savings in the bank, Muslims can also contribute to a *takaful* scheme. *Takaful* means a mutual guarantee, mutual care, and nurturing each other (Ibn Manzur, 1990). It is also known as Islamic insurance. *Takaful* is a scheme based on brotherhood, solidarity, and mutual assistance, in which each of the participants mutually agree to contribute financially to the other participants in the event of some misfortune or disaster, such as death, accident, or loss of property. The concept of *takaful* can ease the burden of misfortune or disaster (Arif, 2011). The development of Islamic *takaful* schemes has led to various *takaful* products, including providing savings and protection (Ab Rahman, Ali, Wan Ahmad, & Che Seman, 2008). Contributing to a *takaful* scheme is a preparatory step toward avoiding economic uncertainty when one reaches old age.

Although seniors make preparations before old age, their saving ability differs. Many seniors do not have adequate funds to save. In other cases, savings are still not enough to cover the increased cost
of daily expenses (Abu Bakar, et al., 2009). In this case, Islam provides economic protection to senior citizens through social security.

Among the aspects of social security that become a form of economic protection of the elderly in Islam is charity. Zakat means sacred, to grow, charity, and admirable (Ibn Manzur, 1990). Zakat is the third pillar of Islam. Charity means a payment made by an individual, rather than a percentage of earned wealth to the deserving beneficiaries (Al-Zuhaili, 1989). Zakat is obligatory for every Muslim who meets certain conditions as prescribed in the Quran and al-Sunnah. Allah says:

Take alms of their wealth, wherewith thou mayst purify them and mayst make them grow, and pray for them. Lo! thy prayer is an assuagement for them. Allah is Hearer, Knower. In Quran 9:103, (Translated by Pickthall)

The collected zakat is divided among the needy, or delivered to recipients of charity. Those entitled to receive zakat (recipients) are described in Surah al-Taubah:

The alms are only for the poor and the needy, and those who collect them, and those whose hearts are to be reconciled, and to free the captives and the debtors, and for the cause of Allah, and (for) the wayfarer; a duty imposed by Allah. Allah is Knower, Wise. In Quran 9:60, (Translated by Pickthall)

Zakat is of two types: zakat fitrah (persons) and zakat on wealth. Zakat fitrah is paid annually, while zakat on possessions is paid once the minimum measure of wealth has been under one’s ownership for a complete year (Al-Zuhaili, 1986). It means that zakat is an annual occurrence to help the poor and needy, and to contribute to economic security. Zakat is not only an act of obeying Allah; it is also a sense of individual responsibility to share the wealth with the poor and needy (Abu Hussin, Mohamad, & Ab Rahman, 2014). Sharing wealth is a form of economic protection for those in need to ensure their basic needs are met.

Elderly people are not specifically mentioned as recipients of charity in the Quran. However, seniors who are in the category of recipients, whether poor or debtors (al-gharimin), are entitled to receive zakat. Normally the distribution of zakat is made in cash. However, it can also be made in the form of other benefits like daily basic needs (food, clothing, and shelter), medical or health assistance (Zaidan, 1993). Given the diversity of forms of charity, the economic needs of the needy, such as food, clothing, shelter, and cash for health costs, can be met.

In addition to the obligation of zakat, Islam also encourages the practice of religious endowment. Linguistically, waqf (endowment) means to stop, prevent, and resist. In its technical Islamic sense, it refers to the property of the person who donated his possession in virtue for the public to benefit from its usufruct (Al-Zuhaili, 1989). Islam encourages religious endowment, as evidenced in Ali-Imran:

Ye will not attain unto piety until ye spend of that which ye love. And whatsoever ye spend, Allah is Aware thereof. In Quran 3:92, (Translated by Pickthall)

This verse indicates that endowments are created as charity solely to reap rewards from Allah. The practice of dedicating property in propriety will be rewarded by Allah, and is a perpetual benefit to society (Al-Zuhaili, 1989).
From the point of view of recipients, in contrast to zakat, there are no limits on who can receive the benefits of endowments (waqf), as long as the recipient conforms to the conditions prescribed in Islam. Endowments can be made in various forms, whether in cash, land, or infrastructure facilities such as hospitals, homes, community centres, vehicles, and medical equipment (Rifin, Mujani, & Arshad, 2014).

For example, a building could be donated for citizens who do not have family members or are less fortunate, protecting their lives by providing for the needs of the senior citizen. In addition, vehicles could be endowed for the welfare of senior citizens to facilitate getting the elderly to a clinic or hospital for treatment. Health equipment, such as dialysis machines and wheelchairs, could also be endowed to ease the burden on the elderly, who are prone to disease and do not have sufficient funds for treatment and health facilities.

The benefits of endowments (waqf) are not limited to Muslims, and can be used by non-Muslims. Donated property can bring substantial benefits to the elderly in need, including non-Muslims. The practice of dedicating property for the benefit of society will be rewarded. The Prophet (PBUH), in a hadith narrated by Abu Hurairah, said (Muslim, 2010):

> When a man dies, all his actions are cut off from him except three: ever recurring charity; or knowledge from which benefit is derived; or virtuous son praying for him. (Sahih Muslim, hadith 1631)

The term ever recurring charity refers to endowments (waqf) that benefit the society and thus reward the donor, even after his death (Al-Khin, Al-Sharbaji, & Al-Bugha, 2005).

Social security in Islam also emphasises cooperation to meet the needs of the family. In Islam, kin are given special privileges when they reach old age. Parents receive such special privileges. Among the rights they are granted is living maintenance. Among the reasons that require a person to give maintenance to another person are blood ties (al-qarabah), marriage, and ownership. Maintenance of the parents is included in the category of blood ties (al-qarabah) (Zaidan, 1993).

Maintenance obligations to parents are described in al-Isra':

> Thy Lord hath decreed, that ye worship none save Him, and (that ye show) kindness to parents. If one of them or both of them attain old age with thee, say not “Fie” unto them nor repulse them, but speak unto them a gracious word. In Quran 17:23. (Translated by Pickthall)

According to al-Qurtubi (2010), this verse is a commandment to children to love and do good for parents. Included in this command is the duty of maintenance and providing them funds when needed, including parents of a different religion. The obligation of maintenance to parents is not limited or restricted by similarity in religious affiliation. The responsibility of the children to provide maintenance to their parents is based on love and an appreciation of the sacrifices that parents make when raising them (Ghanim, 2013).

Scholars also agree that giving parents pocket money is the responsibility of children, whether male or female (Zaidan, 1993). It is the duty of children to ensure that their parents’ needs and expenses are met (Al-Zuhaili, 1989; Zaidan, 1993).

The obligation to provide maintenance for parents is mentioned in al-Ankabut
We have enjoined on man kindness to parents; but if they strive to make thee join with Me that of which thou hast no knowledge, then obey them not. Unto Me is your return and I shall tell you what ye used to do. In Quran 29:8, (Translated by Pickthall)

Among the good deeds to parents is ensuring decent living standards, irrespective of religion, as the verse addresses all parents. No child should live in luxury by Allah’s grace, while parents are hungry (Al-Zuhaili, 1989).

Ignoring the maintenance of the parents is an act of disobedience in Islam. The act of disobedience to parents is a grave sin, as indicated in the hadith narrated by al-Bukhari (2003) from Abu Bakrah

The Messenger of Allah said, “Shall I not inform you of one of the gravest of the cardinal sins?” We said: “Yes, O Messenger of Allah!” He said, “To join others as partners with Allah in worship and to be undutiful to one’s parents.” The Messenger of Allah sat up from his reclining position (in order to stress the importance of what he was going to say) and added, “I warn you making a false statement and giving a false testimony. I warn you against making a false statement and giving a false testimony.” The Messenger of Allah kept on repeating this (warning) till we wished he should stop. (Sahih Al-Bukhari, vol. 3, hadith 1564)

The Hadith describes three things that lead to major sin. These include hurting parents either by word or deed (Ibn Hajar, 1988). Based on this hadith, neglect of maintenance of parents can fall into sin.

Observing proper maintenance could reduce the incidence of poverty among the elderly. According to Mohd (2014), the incidence of poverty is reduced if the elderly are living with children, because economic needs are shared. Even if there has been a change such that children no longer live with their parents, maintenance is to be met by providing money for monthly expenses, providing groceries, or paying the wages of domestic helpers for parents.

Besides providing a living, Islam also provides for economic protection to parents upon death in the form of inheritance. Inheritance means what is left by a deceased person to a living person (Ibn Manzur, 1990). Inheritance (al-mirath) applies to what is left by the deceased in consideration of the rights of the heirs, according to Islamic law (Al-Zuhaili, 1989), divided based on shares and beneficiaries identified in Islamic law (Zaidan, 1993).

These divisions are described in the Quran and hadith. Among the Quranic verses which describe the distribution of wealth in Surah al-Nisa':

Allah chargeth you concerning (the provision for) your children: to the male the equivalent of the portion of two females, and if there be women more than two, then theirs is two-thirds of the inheritance, and if there be one (only) then the half. In Quran 4:11(Translated by Pickthall)

The above verse is the basis of inheritance law. From these verses, Allah has clearly identified the rates and beneficiaries who are entitled to receive the assets of the deceased. This division has been established to facilitate the distribution of the estate of the deceased equitably (Al-Sabuni, 2001).

A Hadith mentioning the division of inheritance is also narrated by Al-Bukhari (2003):

Ibn Abbas reported that Prophet said: “Give the portions to who they are due, and the remainder is distributed to the close kin that is male”. (Sahih Al-Bukhari, vol. 3, hadith 1615)
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Islam has allocated divisions of property based on a number of rationales, such as marriage and guardianship. The father and mother belong to the category of relatives who receive a share of the inheritance (Zaidan, 1993).

Inheritance to the mother and father are described in al-Nisa:

And to each of his parents a sixth of the inheritance, if he have a son; and if he have no son and his parents are his heirs, then to his mother appertaineth the third; and if he have brethren, then to his mother appertaineth the sixth, after any legacy he may have bequeathed, or debt (hath been paid). Your parents and your children: Ye know not which of them is nearer unto you in usefulness. It is an injunction from Allah. Lo! Allah is Knower, Wise. In Quran 4:11 (Translated by Pickthall)

Based on this verse, the father and the mother will receive one-sixth of the inheritance left by the deceased if the deceased has children. However, if the deceased does not have a child, the mother will receive one-third, while the father will get all the other property left by the deceased. In the absence of the father, the paternal grandfather would take the place of parents and get the inheritance as prescribed. The paternal grandmother and the mother get the division of the mother as prescribed (Al-Zuhaili, 1989).

This shows that Islam has a system for managing the assets of the deceased and fairly granting the rights of all groups—men, women, father, mother, and other relatives. According to Masud, et al. (2012), the economic position of elderly men is stronger than that of elderly women. This is because men have greater employment opportunities in the formal sector than women, who are more involved in informal employment. If a child dies, the inheritance acts as special economic protection for parents and senior citizens.

In addition to the provision of obligatory maintenance, Islam also encourages giving to the families and those in need voluntarily, without seeking any return. Gifts (hibah) are encouraged in Islam, as they help create feelings of love between the giver and the receiver (Al-Zuhaili, 1989).

Hibah can be given to anyone. However, Islam encourages giving to family members. The rule is that the return of gifts, once given, cannot be sought except in the case of parents withdrawing a gift they gave to their children (Al-Zuhaili, 1989). This is evidenced by the words of the Prophet (PBUH) narrated by Al-Nasai (1991)

Ibn Umar and Ibn Abbas said that the Prophet said: “It is impermissible to give a gift or hibah, then withdraw it except the gift of the father to his son. Those who withdraw their gifts are like a dog which eats until it is full, then it vomits, and goes back to its vomit. (Sunan Al-Nasai, vol. 4, hadith 3690)

In another context, the property of a child is considered to belong to his father, as narrated by Jabir bin Abdullah (Ibn Majah, 2007) that a man said:

O Messenger of Allah, I have wealth and a son, and my father wants to take all my wealth. He (PBUH) said: you and your wealth belong to your father. (Sunan Ibn Majah, vol. hadith 2379)

Ibn Hibban (1987) explains that in this hadith, the Prophet commanded that the property of children be shared with parents. Although this tradition uses the term al-ab, based on the views of Al-Shafi‘i, the term al-ab includes the mother, grandfather, and grandmother (Zaydan, 1993). Therefore, parents...
who do not have sufficient financial resources or property can use their children’s property to meet their economic needs.

In addition to the forms of economic protection above, Islam also provides economic protection in the form of distribution of property after death, through a will. A will is a pledge a person makes on his property or welfare benefits for the stipulated purpose, which takes effect on his death and will be executed after his death (Zaidan, 1993).

This is mentioned by Allah:

*It is prescribed for you, when death approacheth one of you, if he leave wealth, that he bequeath unto parents and near relatives in kindness. (This is) a duty for all those who ward off (evil). In Quran 1:180 (Translated by Pickthall)*

This verse reflects the duty to provide for parents and relatives (Ibn Kathir, 2009). At the beginning of Islam, the will required that the entire property be given to both parents and kindred. This is because during pagan Arab practice, people would give to others out of a sense of pride, while leaving their relatives in poverty and hardship (Al-Zuhaili, 1989). However, this was later abrogated to include a broader range of beneficiaries, as narrated from Abu Umamah Al-Bahili that the heard: the Prophet say in his sermon, during the year of the farewell pilgrimage: (Ibn Majah, hadith no 2817, vol. 3

Allah has determined the rights of each heir, then there is no further right of bequest for an heir. (Sunan Ibn Majah, vol.3, hadith 2817)

With regard to the portion of wealth that can be given as a will, Islamic law sets that it should not exceed one-third of the estate (Zaidan, 1993). The will is limited to one-third, based on the famous event of Sa’ad bin Abi Waqas, when the Prophet was asked about the proper quantity of the inheritance bequeathed. The Prophet (PBUH) explained that the sufficient property bequeathed to him was a third: (Al-Bukhari, 2003)

*One-third and one-third is a lot. (Sahih Al-Bukhari, vol.4, hadith 2742)*

In some circumstances, the wishes and needs of one’s next of kin differ due to differences in economic and social status. For example, a hereditary illness that increases with age leads to greater health problems, requiring more help than a healthy relative would need. In this case, the needy heirs who receive inheritance may still receive a will if other heirs agrees, as long as it does not exceed one-third of the estate (Al-Zuhaili, 1989). This will help ensure that the economic needs of the beneficiaries in need are met.

As maintenance is not limited or restricted by religious affiliation, non-Muslims should receive a will. In this case, a person can bequeath property to family members of different religions, especially to parents (Al-Zuhaili, 1989)

The wealth designated by a will can be in the form of money or property, such as houses, vehicles, savings, and business benefits. It can also be given to charitable organisations in such forms as bequeathing the house as a place of refuge, or bequeathing land for the construction of homes or vehicles that can be used by nursing-home management.
CONCLUSION

The discussion above shows that economic protection is crucial and a basic need for each individual. Inadequate economic protection causes a person to live in poverty. Poverty is not only detrimental to individual institutions, but also affects families, communities, and countries.

The abandonment of the necessities (daruriyyah) is detrimental to religion, life, lineage, wealth, and intellect. As a holistic religion, Islam is concerned with the problem of poverty, as it is contrary to the objectives of Islamic law, which seek the good and reject harm to mankind.

Thus, concerning the economic resources of the elderly, Islam provides economic protection as a solution and its mechanism. Economic protection mechanisms in Islam are based on the concept of social insurance (takaful ijtima'i). This concept emphasises collaboration among individuals, families, and communities, to spend (in charity) property for the economic protection to those in need, including the elderly.

Economic protection in Islam is a clear and fair system. The economic protection provided is not limited to a single mechanism. According to Islam, there are two types of Islamic economic protection mechanisms: voluntary, which includes charity (sadaqa), gift (hiba), wills (wasiah) and endowments (waqf); and compulsory, which includes maintenance, zakat, and inheritance.

These mechanisms provide economic protection in the form of finances, food, and infrastructure facilities such as shelters, hospitals, and vehicles. The financial resources help seniors get food, drink, clothes, and healthcare. The diverse protection mechanisms in Islam reflect the seriousness it attaches to helping the needy, such as senior citizens, helping to remove difficulties while helping them live a better life.

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**KEY TERMS AND DEFINITIONS**

**Economic Security:** Having a stable income or other resources to support the current standard of living and that in the foreseeable future.

**Embellishments:** Things which help in the completion of the essentials and their presence are preferable to their absence

**Harmful:** mafsadah or the opposite of maslalah, referring to an attribute of the act whereby harm always or mostly happen to the public or to individuals

**Inheritance:** the transfer of legal ownership of a deceased’s assets to his heirs

**Interest:** maslalah, an attribute of the act whereby righteousness and goodness takes place, whereby utility and benefit is always or mostly for the public or individuals
Islamic endowments: The dedication of some valuable goods such as land, building, or even money that no longer belong to anybody, and cannot be bought or sold. The profits generated from this endowment are given away as charity.

Necessities: Things necessary for the establishment of the benefits and interests in both religious and worldly affairs; absence of which may lead to a disordered and incomplete life. Necessities relate to the protection of five things, faith, life, lineage, intellect and property.

Needs: Things required for the protection, establishment and execution of the necessities. Those things are not prescribed in isolation, rather in support of the necessities.

Takaful Ijtima’ie: A mutual assistance between members of society, be it between persons, societies, institutions or governments. It refers to any kind of assistance without specifying a particular responsible party.