



The Crisis of Western Social Payments

According to Reuters:

A senior U.S. Republican senator predicted on Sunday that the Republican bill to roll back Obamacare would likely fail, adding to growing signs that the bill is in trouble.

"My view is that it's probably going to be dead," Senator John McCain, a senior U.S. Republican, said on the CBS program, "Face the Nation."

The Senate bill, which faces unified Democratic opposition, has been further imperiled during a week-long recess where several Republican senators have had to return to their states and face constituents strongly opposed to the bill. Senators return to Washington on Monday.

The Senate bill keeps much of Obamacare intact but strips away most of its funding. It repeals most Obamacare taxes, overhauls the law's tax credits and ends its Medicaid expansion. It also goes beyond repealing Obamacare by cutting funding for the Medicaid program beginning in 2025.

White House Chief of Staff Reince Priebus said on Sunday on Fox News that U.S. President Donald Trump expected Congress to pass a bill to repeal and replace Obamacare.

Healthcare in America is a catastrophe. A 2014 survey of the healthcare systems of 11 developed countries found the US healthcare system to be the most expensive and worst-performing in terms of health access, efficiency, and equity. According to the World Health Organization (WHO), the United States spent more on health care per capita (\$8,608), and more on health care as percentage of its GDP (17%) than any other nation in 2011. Furthermore, healthcare in America is mostly a private sector of big business, forcing Americans to take out expensive medical insurance even when healthy in order to avoid the risk of huge medical bills when ill.

Yet, even this current level of service is unsustainable. This is because, despite the emphasis on the private sector in America, the government is still responsible for massive healthcare and 'social' payments, far outspending other areas of government funding. The Medicare programme alone, which subsidises healthcare spending for the elderly, now exceeds \$600 billion in annual government spending whereas, for example, the US military budget, the largest in the world, is just touching the figure of \$600 billion. America faces, on one hand, the anger of its people for not doing enough in healthcare and, on the other hand, the prospect of collapse of its financial system for spending far more than it can afford. Democrat and Republican politicians struggle with each other over whether to improve healthcare for the people or whether to safeguard the financial system.

The world should reflect on the predicament of the global superpower being unable to solve for itself this most basic issues. But all Western governments face the challenge of unsustainable 'social' payments and this is expected to only worsen with time as the present demographic shift in Western countries is projected to result in a

far greater proportion of the older people in society. This is why it is thought that the real reason for the continued calls for 'austerity' in recent years has less to do with the 2008 financial crisis than with spiralling, unsustainable 'social' costs.

In fact, the budgetary crisis in Western countries is due to a single reason which is the adoption of the Capitalist ideology which promotes freedom of the individual and economic freedom. According to this ideology, man is not responsible for others, and should pay his own way in life. This ideology contradicts reality; all people are not the same as some need to be cared for by others. If individuals were to be left to look after themselves only, then the poor would die off and even the rich would not be able to survive alone. Naturally, Western politicians realise this, so they treated Capitalism with patchwork from the failed Socialist ideology. Socialism also sanctifies freedom of the individual but places the entire burden of supporting the individual upon the state. Hence, the current calamity in Western countries is that government budgets are close to collapsing under the weight of 'social' payments for their citizens. The West will be unable to solve these issues as long as they adhere to the idea of freedom of the individual.

Islam, revealed to us by the Creator of man, is beyond the imperfections of man-made ideologies. The rules of the sharia, taken without modification from the detailed evidences of the Qur'an and the Sunnah, provide the correct solutions for man's problems, fully in accordance with human nature. Allah says in the noble Qur'an:

﴿لَيْسَ الْبِرَّ أَنْ تُوَلُّوا وُجُوهَكُمْ قِبَلَ الْمَشْرِقِ وَالْمَغْرِبِ وَلَكِنَّ الْبِرَّ مَنْ آمَنَ بِاللَّهِ وَالْيَوْمِ الْآخِرِ وَالْمَلَائِكَةِ وَالْكِتَابِ وَالنَّبِيِّينَ وَآتَى الْمَالَ عَلَى حُبِّهِ ذَوِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسَاكِينَ وَابْنَ السَّبِيلِ وَالسَّائِلِينَ وَفِي الرِّقَابِ وَأَقَامَ الصَّلَاةَ وَآتَى الزَّكَاةَ وَالْمُوفُونَ بِعَهْدِهِمْ إِذَا عَاهَدُوا وَالصَّابِرِينَ فِي الْبَأْسَاءِ وَالضَّرَّاءِ وَحِينَ الْبَأْسِ أُولَئِكَ الَّذِينَ صَدَقُوا وَأُولَئِكَ هُمُ الْمُتَّقُونَ﴾

“Righteousness does not consist in turning your faces towards the east or towards the west; true righteousness consists in believing in Allah and the Last Day, the angels, the Book and the Prophets, and in giving away one’s property in love of Him to one’s kinsmen, the orphans, the poor and the wayfarer, and to those who ask for help, and in freeing the necks of slaves, and in establishing Prayer and dispensing the Zakah. True righteousness is attained by those who are faithful to their promise once they have made it and by those who remain steadfast in adversity and affliction and at the time of battle (between Truth and falsehood). Such are the truthful ones; such are the God-fearing.” [Surah al-Baqara, 177]

Furthermore, the mujtahidoon have extracted numerous rules from the texts obliging man to provide for others; an obligation that is enforced by the Islamic State. Sheikh Taqiuddin an-Nabahani says in the book, Economic System in Islam, regarding the one who is miserly in his spending:

“So, if someone has property and was miserly when spending on himself, he would be sinful in the sight of Allah. But if he was miserly towards those he is responsible to support, then beside his sin in the sight of Allah, he must be obliged by the State to spend on his relatives whom he is responsible to spend on, and to make

sure that his spending on them is ample so that they are provided with a good standard of living.”

Furthermore, he writes:

“If the person was miserly towards those whom he was responsible to support, then those who are entitled for financial support (Nafaqah) have the right to take from his property the amount which normally meets their needs. Bukhari and Ahmad both narrated from Aisha that Hind bint Utbah said: يَا رَسُولَ اللَّهِ إِنَّ أَبَا سُفْيَانَ رَجُلٌ شَحِيحٌ وَلَيْسَ يُعْطِينِي مَا يَكْفِينِي وَوَلَدِي إِلَّا مَا أَخَذْتُ مِنْهُ وَهُوَ لَا يَعْلَمُ فَقَالَ: «خُذِي مَا يَكْفِيكِ وَوَلَدِكَ بِالْمَعْرُوفِ» **“O Messenger of Allah, Abu Sufyan is a miserly person, and he does not give me that which is enough for me and my children except that which I take without his knowledge.”** *The Prophet (saw) said: ‘Take that which is normally enough for you and your children.’”* So, the Prophet (saw) made it a right for her to take that Nafaqah by herself without his knowledge if he did not give it to her because Nafaqah is a duty upon him. And the judge is bound to assign to her this Nafaqah. As it is obligatory that the person who is responsible to pay the Nafaqah, it is likewise obligatory upon the one who takes the nafaqah to spend it on the matters for which it was paid. So, if the Nafaqah was decided to the children, and it was paid to their guardian, whether a mother, grandmother or others, then she has to spend it on them; and if she did not do that then the judge would oblige her to spend it for that purpose.”

Therefore, in Islam, family members are required to provide financial support to each other and the individual is not left to pay for himself. This is fully in accordance with human nature as can be witnessed even in Capitalist societies where many families do still support each other despite this not being mandated by an ideology or a state. In Islam, it is only when the family as a whole is not able to manage its expenses that the State Treasury, Bait al-Maal, is tasked with their provision. This degree of government spending is wholly manageable, especially given the zakah funds collected by the state and expressly set aside for this and other defined expenditures.

If one wishes to remain sincere to the detailed Islamic texts and not limit oneself to generalities propounded by compromising ‘modernists’, then one has no choice but to reject completely the concept of freedom of the individual, and replace ‘freedom’ with the idea of ‘responsibility’. Success in this life and the next will not come from paying only lip service to Islam while discarding the detailed shari’i rules that truly distinguish Islam from all other deens. The worship of Allah (swt) requires following the detailed rules revealed to His Messenger Muhammad (saw) without trying to modify these rules through limited and deficient human reasoning. The true Islamic Khilafah State,(Caliphate) established on the method of the Prophet (saw), will implement the detailed sharia rules as they exist in the texts and as extracted by the sincere mujtahideen and reject the false fabrications of the disbelievers.

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