

# Psychological And Economic Protection Of People Affected By Flood And Disasters In The Light Of Islām (An Applied Study In Historical Perspective)

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## **Abstract:**

In the case of emergency, the people have to face economic problems. They need the help from the others. It is very necessary to save the lives of the people from starvation. Islam gives guidance to solve the problems of the effects. The responsibility of the government on national disasters has been discussed in this article. It not only shows the Islamic salvation of economic disasters but also tells the power and authority of an Islamic state to give the economic relief to the public; such as to spend from national treasury, to enforce additional taxes and to transfer Zakat to the effected people. Model role of Islamic rulers especially in emergency has been mentioned and analysed. The role of Islamic society to coop with the calamities have been also described.

In the article entitled " **Psycho-Social and economic shielding of people affected by flood and Calamity in the Light of Islam (An Applied Study in Historical Perspective)**" how the teaching of humanity in Islam can be used in case of emergency and sudden disasters. I guide humanity towards economic and social service. If it is studied in the historical perspective, many incidents are seen. Which is a clear proof that Islam has always taught us about oppressed humanity.

**Key Word:** flood, cooperation, emergency, economic problems, humanity

## **Introduction**

Allah has blessed people with courage and power to deal with every natural disaster and emergencies. Time and situations are never constant. If there is happiness and peace, there will be sadness and discomfort. Sometimes there is spring, sometimes autumn. Sometimes peace, sometimes disasters. In hardships and calamities, it is natural to be swept away by the affliction of the moment. Our beliefs in such vulnerable states may become overpowered by feelings of the moment resulting in the

dwindling of our faith. Some of us start questioning the fairness and wisdom underlying such divine decisions while others are mired in a blame game. Overall, we may find ourselves lost, helpless, and stalled finding it difficult to gather ourselves and move forward.

For such situations specifically and others in general, Islam teaches us to stay in control by hanging on to the Mercy and Grace of Allah. We pray that Allah keeps us safe from the challenges and trials of life, but as Muslims, we should know and understand Quran's message

and the prophet's guidance for handling tough moments in life. The following summarizes some of the key guidance related to this matter.

### **Do not feel helpless**

Even when all doors appear to have been closed, as true believers we should never let feelings of helplessness succumb us feeling helpless is contrary to striving for that which will benefit him, and it is contrary to seeking the help of Allah. Food and shelter are the basic needs of every human. But, at the times of emergency, this is very difficult to avail both. It becomes hard to sustain the social security and needs of people being affected.

(وَمَنْ أَحْيَا فَاكْتَمًا أَخِيَا النَّاسِ جَمِيعًا) <sup>(1)</sup>

"And he whoever saves a life shall be as if he had given life to all the mankind".

Allah SWT says: "And fear the Fitnah (affliction and trial, etc.) which affects not in particular (only) those of you who do wrong (but it may afflict all the good and the bad people), and know that Allah is Severe in punishment. <sup>(2)</sup>

Sometimes, natural disasters are very intense and crush even the innocent people living in the affected area. These innocent people will get reward of Allah SWT on the Day of Judgment for the affliction they faced.

### **Natural disasters and calamities in light of Quran and Sunnah**

Natural disasters and calamities have been hitting different parts of the world throughout the human history.

When we read the holy Quran and Hadiths minutely, we can conclude three points:

1. Natural disasters are punishment of Allah Almighty for those people who are either disbelievers or cross his limits.
2. Natural disasters are warning for the sinners.

3. Natural disasters are test for the believers. Allah SWT has also narrated the incidents of different tribes and people who were hit by natural disasters. Some of these incidents have been briefly discussed below:

#### **1. Tribe of Prophet Noah (عليه السلام):**

The tribe of Prophet Noah (AS) practiced polytheism and did not heed his message. As a result, they had to face flood as punishment. A brief description of the event is as follow:

"So we opened the gates of heaven with water pouring forth. And we caused the earth to gush forth with springs. So the waters (of the heaven and the earth) met for a matter predestined. And We carried him on a (ship) made of planks and nails, floating under Our eyes, a reward for him who had been rejected! And indeed, We have left this as a sign, then is there any that will remember (or receive admonition)? Then how (terrible) was my torment and my warnings?<sup>(3)</sup>

#### **2. Tribe of 'Ād:**

The people of 'ād also practiced polytheism and rejected their messenger Hod (AS). They used to claim that they were the super power and say: "Who is mightier than us in strength?" See they not that Allah, Who created them was mightier in strength than them. And they used to deny Our Ayat (proofs, evidences, verses, lessons, revelations, etc.)(Fussilat)Allah SWT punished them by a windstorm.

#### **3. People of Sodom:**

The people of Sodom indulged in homosexuality. Prophet Lot (AS) invited them to the right path but they did not refrain from their bad habit; as a result, Allah SWT rained them down with a rain of stones.

#### **4. Pharaoh:**

Pharaoh was disobedient to Allah SWT and denied the clear signs brought to him by

Prophet Musa (AS). Allah SWT afflicted him from time to time but he did not reform himself. As a result, he was finally caught by Allah SWT and drowned.

### 5. Qaroon:

Qaroon was a wealthy person unwilling to admit that his wealth was given to him by Allah SWT. He thought it was the result of his effort and denied the blessing and right of Allah SWT on his wealth. Allah SWT caused the earth to swallow him and his dwelling place.

“Then he had no group or party to help him against Allah, nor was he one of those who could save themselves.”<sup>(4)</sup>

### 6. Polytheists of Makkah:

Polytheists of Makkah brought a big army against Prophet Muhammad (SAW) and his companions. The Muslims felt they would not be able to defeat this army. Allah SWT helped Muslims in a hidden way by sending a windstorm that pushed the enemy army back. “We sent against them a wind and forces that you saw not [angels during the battle of AlAhzâb (the Confederates)]. And Allah is Ever All Seer of what you do.”<sup>(5)</sup>

The same fact about natural disasters has been mentioned in the following Hadith: Narrated ‘Aisha: (the wife of the Prophet (SAW), I never saw Allah’s Apostle laughing loudly enough to enable me to see his uvula, but he used to smile only. And whenever he saw clouds or winds, signs of deep concern would appear on his face. I said, “O Allah’s Apostle! When people see clouds they usually feel happy, hoping that it would rain, while I see that when you see clouds, signs of dissatisfaction appear on your face. “He said, “O ‘Aisha! What is guarantee for me that there will be no punishment in it, since some people were punished with a wind? Verily, some people saw (received) the punishment, but (while seeing

the cloud) they said: ‘This cloud will give us rain.’<sup>(6)</sup>

### Natural disasters are warning for the sinners:

Natural disasters are warnings for those who are sinners. This fact has also been elaborated in the holy Quran. Some of the instances are as follows:

1. And verily, We will make them taste the near torment (i.e. the torment in the life of this world, i.e. disasters, calamities, etc.) prior to the supreme torment (in the Hereafter), in order that they may (repent and) return (i.e. accept Islâm).<sup>(7)</sup>

2. See they not that they are tried once or twice every year (with different kinds of calamities, disease, famine, etc.)? Yet, they turn not in repentance, nor do they learn a lesson (from it)<sup>(8)</sup>.

Allah SWT showed his signs to Pharaoh in the form of natural disasters and calamities before final punishment so that he may reform himself. This fact has been revealed in the Holy Quran in the following manner, And indeed We punished the people of Fir’aun (Pharaoh) with years of drought and shortness of fruits (crops, etc.) that they might remember (take heed).<sup>(9)</sup>

### Natural disasters are test for the believers:

According to the holy Quran and Hadith many a time natural disasters are punishment for disbelievers and transgressors and warnings for sinners but sometimes they do come to test the believers and pious people. This fact has been elaborated in Quran as follows:

1. And certainly, We shall test you with something of fear, hunger, loss of wealth, lives and fruits, but give glad tidings to As-Sabirin (the patient ones, etc.).

2. Do you think you will enter the paradise without such (trials) as came to those who passed away before you? They were afflicted with severe poverty and ailments and were so shaken that even the Messenger and those who believed along with him said, "When (will come) the Help of Allah?" Yes! Certainly, the Help of Allah is near! <sup>(10)</sup>

3. Do people think they will be left alone because they say: "We believe," and will not be tested. And We indeed tested those who were before them. And Allah will certainly make (it) known (the truth of) those who are true, and will certainly make (it) known (the falsehood of) those who are liars, (although Allah knows all that before putting them to test). <sup>(11)</sup>

### **How to deal with natural disasters and calamities?**

The holy Quran and Sunnah have guided us in all occupations; they also guide us about how to deal with the natural disasters and calamities. Some of these ways are piety, repentance and patience. Now the outcome of these methods will be briefly elaborated in the light of the holy Quran:

#### **1. Piety:**

When someone becomes pious, Allah SWT resolves his problems and open doors of blessings to him; this fact has been highlighted in the following verses,

1. And whosoever fears Allah and keeps his duty to Him, He will make a way for him to get out (from every difficulty). <sup>(12)</sup>

2. And if the people of the towns had believed and had the Taqwā (piety), certainly, We should have opened for them blessings from the heaven and the earth. <sup>(13)</sup>

#### **2. Repentance:**

When someone repents, Allah SWT takes away his torment. This fact has been highlighted in the holy Quran as follows:

And He will not punish them while they seek (Allah's) forgiveness. <sup>(14)</sup> Allah SWT has narrated the incident of the tribe of Yunus (AS) in the holy Qurān. When they saw the torment of Allah SWT was approaching them, they sought forgiveness and Allah SWT took away His torment as mentioned in the Holy Quran as follows, Was there any town (community) that believed (after seeing the punishment), and its faith (at that moment) saved it (from the punishment)? (The answer is none,) except the people of Yunus (Jonah); when they believed, We removed from them the torment of disgrace in the life of the (present) world, and permitted them to enjoy for a while. <sup>(15)</sup>

#### **3. Patience:**

This act is beneficial for all those being tested by Allah SWT. If they face a calamity or a natural disaster with patience then they will get reward for this. This fact has been highlighted in the holy Quran in the following manner:

And certainly, We shall test you with something of fear, hunger, loss of wealth, lives and fruits, but give glad tidings to As-Sabirin (the patient ones, etc.). who, when afflicted with calamity, say: "Truly! To Allāh we belong and truly unto Him shall we return." They are those on whom are the Ṣalawāt (i.e. blessings, etc.) (i.e. who are blessed and will be forgiven) from their Lord, and (they are those who) receive His Mercy, and it is they who are the guided-ones. <sup>(16)</sup>

#### **Floods in Pakistan 2022:**

Since **June 2022**, floods in Pakistan have killed at least **1,302** people, including 416 children and **3,554** non-fatal injuries. The floods were caused by heavier than usual monsoon rains and melting glaciers that

followed a severe heat wave, all of which are linked to climate change. It is the world's deadliest flood since the 2017 South Asian floods and described as the worst in the country's history. On **25 August**, Pakistan declared a state of emergency because of the flooding. By **29 August**, Pakistan's minister of climate change said around "one-third" of the country was under water, affecting **33 million** people. The Government of Pakistan has estimated the loss of **US\$10 billion** so far from flooding across the country.

### **Floods are devastating Pakistan, leaving millions in need of urgent help to survive:**

- Aid agencies are scrambling to respond to meet people's basic needs such as food, clean water and shelter, and the government of Pakistan has called for international assistance to provide humanitarian aid.
- Huge areas of agricultural land have been affected, with crops swept away and three quarters of a million livestock killed, which will mean many people going hungry in the longer term. There is also a high risk from water-borne diseases spreading in affected areas.
- Many people have been left homeless and exposed to the elements with further rains expected. People forced to leave everything behind face huge challenges, including a lack of food and clean water. The risk of waterborne diseases is high, with a lack of proper sanitation compounding the problem. There have already been reports of cholera in the wake of the floods. Although easily treatable, cholera can kill in hours and can rapidly escalate into a major health emergency if left unchecked.
- When a sudden onset emergency such as an earthquake or hurricane strikes, it's children who suffer first and suffer most. As well as the immediate, devastating impacts – loss of life, destruction of

homes and communities – the chaos of an emergency can threaten access to food, shelter and social support. Children and mothers are often cut off from basic and essential care, including life-saving medicines and supplies. The risk of malnutrition soars. Shattered infrastructure means families can lose access to adequate sanitation and hygiene facilities, leaving children even more susceptible to water-borne diseases. The destruction of schools means children can lose safety and routine. Without access to education, they risk losing their future.

### **Economic crisis faced by Pakistan due to extreme floods:**

The 2022 Pakistan economic crisis is an ongoing economic crisis in Pakistan that has caused severe economic challenges for months due to which food, gas and oil prices have risen. **45%** of cotton crops had been washed away with early wheat sowing in southern Pakistan also affected, as large swaths of land remained inundated with floodwater, and severe damage to rice fields as well as vegetable and fruit crops. Pakistan's finance ministry in its latest economic outlook update has warned of the impact on critical seasonal crops, particularly cotton, which is key for Pakistan's textile sector that makes up more than **60%** of the country's exports. Pakistan's economy remains dependent on the export of cotton textiles, with little investment in diversification.

Analysts say the impact could be devastating for the country, which was already in the midst of an economic crisis, faced with high inflation, a depreciating currency and a current account deficit.

### **Social security of people affected by devastated floods:**

The country's south has been most affected, notably the provinces of **Sindh** and **Balochistan**. Though some degree of flooding is common in Pakistan during monsoon season, the intensity of the rainfall this month was **780**

**percent** above average, More than **100 bridges** and some **3,000 km** of roads have been damaged or destroyed, nearly **800,000 farm animals** have perished, and two million acres of crops and orchards have been hit.

### **Causes of flood and their solutions Government should work on:**

It's likely that climate change contributed to the scale of the catastrophe in Pakistan. But **Ayesha Siddiqi**, a geographer at the **University of Cambridge** who has researched Pakistan's response to the 2010 flooding, told me that "all disasters are very much constructed, they're constructed by society, and they're constructed by people."

She explained that structural inequalities, bad policy-making, and an emphasis on grand-scale infrastructure projects have made much of Pakistan woefully unprepared for the flooding. Pakistan has kind of famously projected this idea of, 'We need to build large dams, and we need to build large drainage projects, and we need to show our military might through these large projects to control water, But whenever there's extreme rainfall, the water has to flow somewhere. "So then there are these pockets of water that collect in these infrastructural reservoirs and dams, etc., that has to be released. And there's a whole range of ecological issues that have arisen."

Pakistan can learn from that history and the last catastrophic floods it experienced a decade ago. The main lesson the Pakistani government learned from the 2010 floods was how to get direct cash transfer to those affected. "People always want cash after a disaster they much prefer cash, let's say, compared to relief goods and things like that, "The state has learned how to go about reaching out to people, but what the state has been far less adept at managing is the longer-term issues of, how do we rehabilitate people in the next five years, 10 years, so that they are not this vulnerable again?"

For a country mired in political turmoil and economic setbacks, coordinating this response

in the immediate and longer term will undoubtedly be a challenge. Though international assistance will not in itself address these deeper inequalities in the country, aid groups are calling for a robust international response. "Pakistan contributes less than **1 percent** of the world's greenhouse gas emissions," **Farah Naureen, Mercy Corps' country director for Pakistan**, said in a statement. "This humanitarian catastrophe is yet another example of how countries that contribute the least to global warming are the ones that suffer the most."

### **Steps taken by the government to help people and prevent floods:**

**Government of Pakistan and the United Nations, simultaneously in Islamabad and Geneva, jointly launched "The 2022 Pakistan Floods Resource Plan (FRP)" today.** The FRP is being launched in the backdrop of devastating rains, floods and landslides that have influenced more than **33 million** people in different parts of Pakistan. Over **1,100 people** including over **350 children** have lost their lives, more than **1,600 people** have been injured, over **287,000 houses** have been fully and **662,000** partially destroyed, over **735,000 livestock** have perished and **2 million acres** of crops have been adversely impacted, besides severe damage to communications infrastructure. The FRP focuses on the needs of **5.2 million people**, with life-saving response activities amounting to **US\$160.3 million** covering food security, assistance for agriculture and livestock, shelter and non-food items, nutrition programmes, primary health services, protection, water and sanitation, women's health, and education support, as well as shelter for displaced people. The FRP highlights the main humanitarian needs, the efforts and steps taken by the Government of Pakistan to handle these challenges in collaboration with the UN and other partners, and sets out a well-coordinated and inclusive plan of action to respond to the needs of the affected people. The FRP is holistic, with a

multi-sectoral approach covering the thematic clusters of food security and agriculture, health, nutrition, education, protection, shelter and non-food items, water, sanitation and hygiene. Moreover, Pakistan continues to host more than **3 million Afghans** with generosity and compassion, and like previous occasions, the at least **421,000 refugees** living in flood-affected areas are included in the FRP.

Delivering the keynote address, Foreign Minister **Bilawal Bhutto Zardari** said, “The Government’s efforts are being supported by the Pakistani nation with people, civil society and humanitarian organizations stepping forward in a big way to complement the relief work with our characteristic generosity and philanthropic spirit. **The Prime Minister’s Flood Relief Fund 2022** has also been established to facilitate people all over the country and overseas to contribute to the flood relief efforts.” The FM added, “This Appeal is expected to address only a part of the overall requirements and will, therefore, complement the broader effort.” The FM underscored that the international community’s “full support and solidarity with the people of Pakistan at this time would go a long way in alleviating their suffering and in helping to rebuild their lives and communities”.

In his video message, UN Secretary General **Antonio Guterres** shared that “the people of Pakistan face the unrelenting impact of heavy rains and flooding – worst in decades”. UNSG added that “the Government of Pakistan’s response has been swift. It has released national funds, including in the form of immediate cash relief. But the scale of needs is rising like the flood waters. It requires the world’s collective and prioritized attention.”

The Minister for Planning **Ahsan Iqbal** highlighted that “Pakistan being a negligible contributor to the overall carbon footprint, is still among the top ten countries that are vulnerable to climate change, and with extreme weather events which we have experienced from earlier this year like the heat waves, forest

fires, multiple glacial lake-outburst-floods and now these disastrous monsoon floods.”

The UN Resident and Humanitarian Coordinator **Julien Harneis** said: “This super flood is driven by climate change - the causes are international and so the response calls for international solidarity.” He further added, “Across Pakistan, I have seen government workers, ordinary people, out in the rain and water, saving lives and giving the little they have to those who have lost everything. We, in the international community, need to step up and stand with the people of Pakistan. This appeal is the absolute minimum we need from the international community for life saving assistance and services. The people of Pakistan deserve our support.”

Chairman of the National Disaster Management Authority (NDMA) Lieutenant General **Akhtar Nawaz** gave a detailed briefing on the current humanitarian situation and efforts of the Government of Pakistan, supported by humanitarian partners in carrying out rescue and relief operations.

**Mr. Xavier Castellanos Mosquera**, Under-Secretary General for National Society Development and Operations Coordination, International Federation of Red Cross and Red Crescent Societies (IFRC) said, IFRC is committed to assisting the affected communities in these unprecedented floods in Pakistan. Together with Pakistan Red Crescent, we have launched an initial emergency appeal through which we are seeking funds to assist **324,000 people** in Health, Safe drinking water, Emergency Shelter, and Livelihoods. The IFRC is working together with the Government of Pakistan and the UN agencies to have a coordinated response to ensure we reach the most vulnerable and affected populations, providing access to basic necessities to all.”

**Mr. Filippo Grandi**, United Nations High Commissioner for Refugees, shared that “today, the international community – including my own agency – must help the

people in need in Pakistan. We urgently need global support and solidarity for Pakistan". The launch event was well attended by the Diplomatic Corps in both Islamabad and Geneva, heads of UN agencies in Pakistan, representatives of international organizations, IFIs, civil society and media. The participants offered condolences and expressions of solidarity on the loss of precious lives and damage to infrastructure by the floods, and assured their continued support to the relief, rescue, rehabilitation, and reconstruction efforts of Pakistan.

Pakistan is a country with experience and capacity in responding to humanitarian emergencies and has made major strides in achieving the Sustainable Development Goals (SDGs). However, the scale and magnitude of the current floods is unprecedented, whereby, the country received rainfall equivalent to **2.9 times** the national **30-year average** – a grave manifestation of Climate Change induced disasters. It is important that the international community shows solidarity with Pakistan and complements its national efforts in combating the direct and inter-related impacts of the current floods.

### **Protection of people affected by flood in the light of Islam:**

If any flood, natural calamities appear in an area or emergency situations occur, due to which the people there become poor, roof is not available to cover their heads and there is an atmosphere of disability and compulsion everywhere, then without it. Religion, life, intellect, lineage and wealth are in danger in the world of poverty and lack of service. Therefore, Islam imposes the primary responsibility on its followers to provide economic security to the people in emergency and sudden situations in order to protect these interests. And Islam guides towards such a system through which the economy of the victims can be supported on the occasions of natural calamities. What does

Islam guide in this regard? What are the instructions in the light of Islam? They will be mentioned below.

### **Behaviour of Ashar tribe and economic security of affected people:**

The behaviour of the people of the tribe of Ash'ar was that when they ran out of food on the battlefield or while living in their city, then everyone would bring whatever they had and all the people would collect everything in one cloth and then divide equally among all from one vessel. The Prophet (peace and blessings of Allah be upon him) praised his action and said:

(17) ((فهم منى و انا منهم))

"So they are of me and I am of them."

The people of the tribe of Ash'ar used to do this when not everyone had enough food and drink to lighten the burden of the upcoming hardship (hunger), some had less or none at all and some did not have enough. The required amount was or exceeded. Therefore, all the clan members would collect their food and then distribute it equally, which would remove the economic security of the affected people and the distress of the starving person. The economic system of Islam is also based on such cooperation and assistance, the burden of one person is lightened by dividing it among many people. Due to which the problems of the affected people are solved along with economic security. Reconciliation between the Muhajir, the Ansar, and the economic security of the affected people. The Messenger of Allah (ﷺ) and the Muslims of Makkah migrated to Madinah in a state of great persuasion. Immediately after the Hijra, the Prophet ﷺ established a relationship between the Muhajirin and the Ansar, which the Ansar gladly accepted. The description of which Allah Almighty says in the Holy Qur'an:

"And those who have already built a home in this city and in faith, they have as friends those who emigrated to them and find no need in their



hearts for what has been given and prefer them to their lives, even though they If there is severe need and those who are saved from the greed of their own self, then they are successful.

Seeing these virtues of the Ansar, the emigrants themselves became jealous, and the Prophet, peace be upon him, said:

"We have not seen a better nation than the nation to which we have come." Those who helped us with a little, and spent a lot well, made us indifferent to our hardships and sufferings, and shared with us in their earnings, until we fear that all the rewards and rewards are these people done"<sup>(18)</sup>

### **Economic security of Baitul-Mal affected people:**

The Islamic system of economy supports the economy of victims in normal situations as well as in the event of natural calamities. Taking economic measures on natural calamities is one of the most important responsibilities of the government.

If any natural calamities appear in an area or emergencies occur, due to which the people there become poor, poor, unable to afford a roof to cover their heads, there is an atmosphere of disability and compulsion everywhere, then this lack of service and poverty. In the world of religion, life, intellect, lineage and wealth are in danger. Therefore, it is necessary for the Islamic government to provide economic security to the people in an emergency and sudden situation for protecting these interests. In this regard, first, the government is obliged to help the victims through its central treasury, Baitul-Mal, i.e. the central bank. They should be given sustenance from alms and ration should be issued to them<sup>(19)</sup>.

### **Economic security of the affected people through Zakāt and Sadaqāt:**

If a difficult time or a natural calamity befalls any of the residents of the Islamic state, if the government funds are insufficient to deal with it, the government can appeal to the people of authority. Human compassion, the concept of brotherhood and unity of Muslims and the spirit of self-sacrifice can be developed in the society to help and restore the suffering and disaster-stricken subjects. In the Holy Qur'an, the spirit of self-sacrifice of the righteous is defined in these words:

((وَيُؤْتِرُونَ عَلَىٰ أَنفُسِهِمْ وَلَوْ كَانَ بِهِمْ خَصَاصَةٌ  
(20) ((

And the Holy Prophet (peace be upon him) explained the principle of frugality in order to develop the spirit of spending on others on occasions of such hardship. Prophet ﷺ said:

“طعام الاثنين كافي الثلاثة وطعام الثلاثة كافي  
الأربعة”<sup>(21)</sup>

"A meal for two is enough for three and three for four."

In another blessed hadith, the element of self-sacrifice and frugality has been described as follows:

طعام الواحد يكفي الاثنين وطعام الاثنين يكفي  
الأربعة وطعام الأربعة يكفي الثمانية.<sup>(22)</sup>

Arguing from similar hadiths, Sayyiduna Umar Farooq (may Allah be pleased with him) admitted famine-stricken people equal to the number of family members in every house during the year of famine and said that no person will die by giving half the food.<sup>(23)</sup> At another place, in the hadith of Mota Imam Malik, it is further stated that in the days of famine and starvation, the ruler of the time should distribute such a number of people suffering from poverty and starvation among the prosperous people that they ( Do not cause

harm to the Almighty<sup>(24)</sup> Apart from the general order of spending for Allah's sake, in the Holy Qur'an, it is also ordered to spend in emergency situations. So that in addition to obligatory charity i.e. Zakat etc., if there is a need to spend, then it should not be avoided. Allah says:

(وَفِي أَمْوَالِهِمْ حَقٌّ لِّلسَّائِلِ وَالْمَحْرُومِ) <sup>(25)</sup>

All this discussion shows that the commandment is necessarily applicable to the rich and prosperous people that whenever they fall into poverty and poverty, they should be helped so that they are able to lead a normal life. As Hazrat Ali (R.A.) has said that without a doubt, Allah Ta'ala has made it obligatory for the rich to spend from their wealth according to the needs and sufficiency of the poor<sup>(26)</sup>

Moreover, if due to a natural calamity or any other reason, poverty and poverty become more severe in any part of the state, and the shadow of death is hovering due to hunger and starvation, then in such a case, apart from excess need, personal need the government can also order to include the victims in the goods. Just as the Holy Prophet (peace and blessings of Allah be upon him) on one occasion ordered the needy and the poor to be admitted to one bite at a time:

“إن أصحاب الصفة كانوا أناساً فقراء وأن النبي ﷺ قال مرة: من كان عنده طعام اثنین فليذهب بثالث ومن كان عنده طعام أربعة فليذهب بخامس بسادس” <sup>(27)</sup>

The Companions of Safa were poor and needy, and the Prophet ﷺ once said: He who has food for two should take the third (the needy and fakir) with him (and let him share in his food) and he who has food for four. He should take the fifth, the sixth. Rationally, a person can think that the right of ownership over the wealth earned by labor and wages is so weak that one can spend more than necessary at any time.

### **Islamic measures for economic security of flood effected:**

Islam has declared a regular Jihad against poverty and hunger and is always ready to end it. . Islam demands that every member of the society in all kinds of circumstances should be able to have a standard of living that is suitable for him in fulfilling his duties to Allah and discharging other responsibilities of life. That is why Islam made it mandatory that every member of the society should have the minimum necessities of life, such as food, shelter, summer and winter clothing, if he wants to master an art, his education. Equipment is available.

Now the question arises that how can every human being get this standard of economy in Islamic society? And what means and resources has Islam adopted in this regard? The answer to this question is that Islam has adopted the following means to improve the economic condition of man.

1. Action: Every human being in Islamic society is expected to do something, and he is commanded to walk on the earth and eat the sustenance given by Allah, work poverty and starvation. It is the first weapon to deal with. Under the shadow of the Islamic system of economy, no laborer is deprived of the reward of his labor and the fruits of his effort. goes And Islam has discussed all the psychological factors and practical complications that prevent people from striving.

2. Alleviation of poverty through sponsorship: In order to alleviate poverty in the religion of Islam, although it is the main principle that every person should work hard to fight poverty. But what is the sin of the disabled and disaster victims who do not have the strength to work? What is the fault of these widows, whose husbands left them in a state of utter desperation and left the world? What is the sin of young children and old people? What is the sin of people suffering from infectious and contagious diseases? And what is the sin of those people

who have lost their work and occupation due to some calamities? Will such people be left to the irony of the society and socio-economic victims?

In response to these questions, Dr. Yusuf Al-Qaradawi writes:

" no . Islam has also made provision for these people to get rid of the clutches of poverty and poverty. The first thing in this regard is that the members of a family pass each other and take responsibility for each other's support. The powerful should help the weak, the rich should become the sponsor of his poor and intoxicated brother, the powerful should help their disabled and forced relatives to become self-supporting. Because nature demands that a family has more mutual relations, they treat each other with pleasure, and kindness and they are connected to each other in the relationship of mercy.<sup>(28)</sup>

#### **Measures for resettlement of flood victims:**

If houses are destroyed due to a natural calamity such as earthquakes and floods, it becomes very important to provide basic necessities like shelter to the victims as soon as possible so that they can survive the severity of the weather. Some of the steps that can be taken in an Islamic state to meet this challenge are presented below.

- First of all, the main responsibility of the Islamic government is to provide all the basic needs of the victims immediately through the resources available to them or by imposing forced taxes on the people. Just as during the previous discussion, with reference to Ibn Hazm Zahri, this view has been stated with arguments that if the economic condition of the disaster victims is not being taken care of through Zakat etc. Help and provide them with food, clothing and shelter.
- Help in the resettlement of the victims can be taken by fostering the spirit of charity and self-sacrifice in the subjects. The

highest example of which was established by the Ansar for their emigrant brothers on the occasion of the migration to Madinah. Dr. Noor Muhammad Ghafari describes Muiqah Madinah as a practical example of Islamic collective system of takaful and explains its importance in that through it the economic support of the emigrants was provided and related economic problems were solved and in a short period of time the basic needs of the emigrants were restored. The causes of life's necessities were created by Allah through this contract of mu'akhah, thus a solution to temporary unemployment was found and economic resources were used appropriately.

- The Holy Prophet (PBUH) has provided guidance to the Islamic State regarding the population of those displaced due to natural calamities by settling the destitute and homeless people on the platform called Safa built next to the Prophet's Mosque. Even today, such measures can be taken on such an occasion as Dr. Noor Muhammad Ghaffari states the following points in the light of the Aswa of the Prophet (PBUH) regarding the Ahl al-Safa: It is the responsibility of the state to meet the needs of the needy.
- Zakat and other alms are a source of Takaful, but in addition to this, gifts and gifts from friends should also be given to the poor and needy.
- According to the ability of the society, the family should take responsibility for the support of a needy person.
- Arguments about helping the poor and needy people with excess wealth and resources have also been discussed in the previous pages. In the light of this, the head of the state should open the residences of the rich and elite in the country for the victims so that they can get their basic needs, just like the companions who had

excess riding or excess or excess birth.  
Given to those who had nothing.

In short, it is necessary to organize the resettlement of the disaster-affected people as soon as possible, according to the Shariah requirements according to the occasion and location, while acting with wisdom and insight.

#### **Medical assistance to flood effected:**

- Provision of medical facilities is also one of the basic needs of citizens. It is the responsibility of the Islamic state to arrange it even in normal life, because the Islamic Sharia guarantees the full support of those who live under its influence. According to Dr. Yusuf Qaradawi, the Islamic system supports everyone who lives under the shadow of its government, whether he is a Muslim or a non-Muslim. He enjoys the facilities of an equal economy, he also gets food and shelter from it. Similarly, he is also provided with medical and educational facilities.
- However, when an emergency occurs due to natural calamities instead of normal life, then this responsibility of the government increases many times. To deal with such a situation, it is important to plan on a regular basis, for example, in such an emergency, medical specialists, doctors or many first aiders are ready. For this, a mandatory subject regarding first aid should be included in the curriculum and mutual compassion training should be given so that when necessary, every educated person can apply at least the initial ointment to his affected brother. Can arrange delivery to the hospital.
- Moreover, the government should get cooperation from domestic and foreign doctors and institutions who have humanitarian compassion and heartache. Similarly, mutual assistance

agreements should be concluded with various countries and institutions in the medical field, as described in the previous research in the light of the agreement of Halaf-ul-Fazul.

- Along with manpower, specialists and doctors, the government should establish more medical centers and hospitals equipped with necessary medicines, machinery etc. in the affected areas so that timely treatment facilities can be provided to the victims.
- In this regard, it is also very important to see whether all areas and victims are being given indiscriminate attention or only influential people are being rewarded so that no life is lost due to this negligence and injustice.

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#### **Conclusion and Recommendations:**

May Allah SWT save us from natural disasters and His wrath through which He punishes transgressors and give us vision so that we can reform ourselves and help those who are under trial. We, as Muslims, should accept Allah's Decree both as it manifests itself around us and in our lives. It should be a relief to us that only Allah is the master of our destiny and we are only going to be tested about whether we reacted to what befalls as true believers and Mo'mins, i.e. being patient in adversity and

grateful in prosperity. Ask for Allah's Mercy and Grace for an Out from Tough Situations as believers we should recognize that only Allah's Grace and Mercy can deliver us from challenging situations. Allah tells us in the Quran: "They after that you turned away. Had it not been for the Grace and Mercy of Allah upon you, indeed you would have been among the losers. "Stay patient in hard times one of the best remedies for tough times is to be patient. It requires that we do not resort to complaining, but remember Allah often. We know from the Qur'an that when we remember Allah in good times, Allah will help us in tough times. We learn that lesson from the story of Prophet Yunus (peace be upon him) when he was swallowed by a whale. Out of His mercy, Allah finally relieved him out of that calamity. He tells us in the Qur'an: "Had he not been of them who glorify Allah, he would have indeed remained inside its belly (the fish) till the Day of Resurrection."

- The Mīthāq-e- Madinah, the conduct of the tribe of Ash'ar, and the practice of Muwakhlat between the Ansar and the Muhajirin are unforgettable examples of its Shariah counterparts as well as the economic security of the affected people in any emergency.
- The Islamic government is the protector of the lives and property of its subjects while fulfilling its official responsibility.
- In an Islamic state, the government has the responsibility that any employee in any department or industry cannot meet the needs of himself and his family members with his wages and profits, then the responsibility of meeting his needs will be on Baitul-Mal.
- If due to a sudden calamity, people in the society become a victim of economic crisis, then other wealthy and capable people should ensure the economic security of these victims through their wealth, Zakat, Sadaqah, Hiba and Waqf.
- Emergency taxes should be imposed on rich people Nawaib taxes on all people.

And through this the economic and social security of effected people should be ensured.

- Keeping the Islamic teachings in mind, mutual aid schemes (Takaful system) should be implemented and made a law for the subjects to join them permanently.