

## The Critical Study of Islamic Economic Strategies to Cope with the Effects of Natural Calamities in the Light of Islamic Literature

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**Abstract-** This study critically investigates the economic and social issues of victims' periods of natural calamities in the affected areas. Its purpose is to get religious guidance for solving the problems of the victims in the light of Islamic literature and to stabilize the society economically. When natural calamity happens, people have to face economic issues. Due to this, they need help from others. It's significant to save people's lives from starvation, indigence, anxiety, and financial instability. Islam gives guidance to solve the problems of the effectors. Islam is a complete code of life that guides all aspects of life, from domestic chores to governance. However, human life is essential in Islam. And the first Maqasid al-Shari'ah is the "protection of life (al-nafs)." So, Islam has helped the victims of calamities on a large scale with high welfare economic strategies like the Zakat system, Sadaqah, and Charity. The paper detailed discusses individual and collective measures to deal with the effects of disasters in the light of Islamic teachings. Following the Seerah of the holy Prophet, PBUH is the best solution to all problems. The Study concludes that the fundamental teachings drawn from the life of the Holy Prophet PBUH can provide solutions to end the effects of natural calamity effectors and poverty in society. The last point in this study,

Islamic society's role in coping with calamities, has also been described.

**Keywords:** Calamities, Cope, Islamic Economics, Strategies

**Introduction:**

The history of humanity is full of natural calamities and accidents; the occurrence of such events is a Muslim fact. We learn from the study of history how certain natural disasters have wiped out vast areas of the world's population. And there were many types of natural calamities which we generally include, for example, floods, earthquakes, hurricanes, droughts, and epidemics. Losses resulting from natural calamities have long-lasting effects on society.

In fact, according to psychologists, among the people affected by natural calamities, those who survive, their minds and hearts are dominated by intense sadness, boredom, depression, and fear for years. Therefore, everything that happens in this world is in the knowledge of Allah. In the Holy Qur'an, Allah Almighty says:

وَ عِنْدَهُ مَفَاتِحُ الْغَيْبِ لَا يَعْلَمُهَا إِلَّا هُوَ- وَيَعْلَمُ مَا فِي الْبُرِّ وَ  
الْبَحْرِ- وَ مَا تَسْقُطُ مِنْ وَرَقَةٍ إِلَّا يَعْلَمُهَا وَ لَا حَبَّةٍ فِي ظِلْمٍ  
الْأَرْضِ وَ لَا رَطْبٍ وَ لَا يَابِسٍ إِلَّا فِي كِتَابٍ مُبِينٍ<sup>1</sup>

<sup>1</sup> Al-Quran, Surah Al-An'am, 6:59

“With Him are the keys of the Unseen. No one knows them but He. He knows what is in the land and the sea. No leaf ever falls but that He knows about it, and there is no grain in the dark layers of the earth, or anything fresh or dry that is not recorded in a manifest book.”

From this verse, it is clear that nothing happens unless there is a purpose, and Allah intends that purpose. In the Islamic concept, nothing happens by chance, but everything happens with Allah SWT's permission. Similarly, every natural calamity, whether an earthquake, storm or another natural calamity, occurs as part of Allah's plan and not as a random occurrence.

Therefore, the role of Islam cannot be denied in maintaining the protection of human life. In the Holy Qur'an, Allah Almighty says:

وَمَنْ أَحْيَاهَا فَكَأَنَّمَا أَحْيَا النَّاسَ جَمِيعًا<sup>2</sup>

And whoever saves the life of a person is as if he has saved the life of the whole of humankind.

Therefore, Islamic teachings on Calamities Coping aim to instill trust in Allah, greater devotion to worship, application of Islamic religious values to deal with problems, and creating an Islamic environment.

### Literature Review:

There has been a lot simply written about natural calamities in the light of Islamic teachings, but there is no reasonable work about Islamic economic strategies for dealing with the effects of natural calamities. Some researchers have worked on natural calamities, such as Wignyo Adiyoso and Hidehiko Kanegae, who published a paper in Procedia Environmental Sciences titled: The Preliminary Study of the Role of Islamic Teaching in Disaster Risk Reduction (A Qualitative Case Study of Banda Aceh, Indonesia). And few researchers have written about such topics. However, they are irrelevant to our research.

### Justification for the research:

Numerous papers on various dimensions have attempted to analyze this, even though "The

<sup>2</sup> Al-Quran, Surah Al-Ma'idah, 5:32

Critical Study of Islamic Economic Strategies to cope with the Effects of Natural Calamities in the Light of Islamic Literature" has not been adequately addressed.

### Methodology:

In this research paper, the narrative and the logical method have been adopted to create a beneficial topic for society in an impressive way.

### Concept of Calamities:

Natural calamities, an undeniable fact of life, often attack unexpectedly and sharply, causing damage and other negative effects such as death, disability, loss of property, and livelihood. This understanding and these answers usually emerge as a description of the solution when people are presented with the question of what a calamity and they answer that it is Allah's will. Thus, a person's description and response to an occurrence or event very much reflect his views and attitudes, which emerge in his response when the event in question occurs. Consequently, as a result of these perceptions of calamities, it is necessary to have a clear and measurable definition of the reality of a calamity and its resulting scope.

### Etymology of Calamity:

The word calamity (From Middle French calamité, from Latin calamitās (“loss, damage; disaster”))<sup>3</sup>, etymologically, is associated with the event resulting in great loss and the distress that results from some disaster.

Calamity is known in Arabic as al-kārīṣah (الكَارِثَةُ), which means a condition that is totally overwhelmed by huge problems. Other terms include jāāṭha (جَائِحَةٌ) and hādīṣah (حَادِثَةٌ), which mean something that human's dislike, such as mishap, distress, and disaster.

### Definition of Calamity:

A natural calamity is defined by the UN as: “the consequences of events triggered by natural

<sup>3</sup> “Calamity Definition & Meaning.” Merriam-Webster. Merriam-Webster. Accessed January 30, 2023. <https://www.merriam-webster.com/dictionary/calamity>.

hazards that overwhelm local response capacity and seriously affect the social and economic development of a region.”<sup>4</sup>

According to the UNISDR (2009), a disaster is:

“A serious disruption of the functioning of a community or a society involving widespread human, material, or environmental losses and impacts which exceeds the ability of the affected community to cope using only its resources.”<sup>5</sup>

### Calamities in Islamic Perspective:

Natural Calamities can strike any country, community, or individual at any time. In the Islamic perspective, disaster is considered as a destiny from Allah. In the Holy Qur'an, Allah Almighty says:

وَمَا أَصَابَكُمْ مِّنْ مُّصِيبَةٍ فَبِمَا كَسَبَتْ أَيْدِيكُمْ وَيَعْفُوا  
عَنْ كَثِيرٍ<sup>6</sup>

“Whatever hardship befalls you is because of what your own hands have committed, while He overlooks many (of your faults).”

According to Islamic teachings, natural calamities can also be a warning from Allah to humans to immediately return to Him. In another verse of the Qur'an, Allah says:

فَلَمَّا نَسُوا مَا ذُكِّرُوا بِهِ فَتَحْنَا عَلَيْهِمْ أَبْوَابَ كُلِّ شَيْءٍ حَتَّى إِذَا  
فَرِحُوا بِمَا أُوتُوا أَخَذْنَاهُمْ بَغْتَةً فَإِذَا هُمْ مُبْلِسُونَ<sup>7</sup>

“Thereafter, when they forgot the advice they were given, we opened for them doors of everything, so that when they became proud of what they were given, we seized them suddenly and they were left in despair.”

<sup>4</sup> Ferris, Elizabeth. “Natural Disasters, Human Rights, and the Role of National Human Rights Institutions.” Brookings. Brookings, July 29, 2016. <https://www.brookings.edu/on-the-record/natural-disasters-human-rights-and-the-role-of-national-human-rights-institutions/>.

<sup>5</sup> Dewald van Niekerk, UNISDR. INTRODUCTION TO DISASTER RISK REDUCTION, August 2011, UNISDR 7

[p.https://www.preventionweb.net/files/26081\\_kp1conceptdiasterrisk1.pdf](https://www.preventionweb.net/files/26081_kp1conceptdiasterrisk1.pdf) Date of access: January 2, 2023

<sup>6</sup> Al-Quran, Surah Ash-Shuraa 42: 30

<sup>7</sup> Al-Quran, Surah Al-An'am, 6:44

Allah's warning in the form of calamities can also occur because humans have forgotten the living conditions, so people commit sin and disobedience without remembering. Therefore, Modern man is arrogant in his advancement in science and technology, believing that he has conquered nature with his knowledge. However, natural calamities like this remind him of his insignificance and powerlessness in the face of Almighty Allah.

People deal with a variety of issues and circumstances in life. According to the following verses from the Qur'an, people must always respond to events in their lives patiently and change the circumstances for the better:

ذَلِكَ بِأَنَّ اللَّهَ لَمْ يَكُ مُغَيِّرًا نِّعْمَةً أَنْعَمَهَا عَلَىٰ قَوْمٍ حَتَّىٰ يُغَيِّرُوا  
مَا بِأَنْفُسِهِمْ-وَ أَنَّ اللَّهَ سَمِيعٌ عَلِيمٌ<sup>8</sup>

“All this is because Allah is not the one who may change a favour He has conferred on a people unless they change their own condition, and that Allah is All-Hearing, All-Knowing.”

The preceding verse affirms that Allah's rules and decrees concerning natural calamities faced by humans are based on Allah's goodness and justice in order for them to remember and return to Allah's command. The above explanation signifies that Allah is the Supreme Good and Fairness. Every natural event is often accompanied by Allah's goodness and fairness. As a result, the Prophet (PBUH) stated in one of the Hadith:

وعن أبي سعيد وأبي هريرة رضي الله عنهما عن النبي ﷺ  
قال: ما يُصِيبُ المُسْلِمَ، مِن نَّصَبٍ وَلَا وَصَبٍ، وَلَا هَمٍّ وَلَا  
حُزْنٍ وَلَا أَدَىٰ وَلَا غَمٍّ، حَتَّى الشُّوْكَةِ يُشَاكُهَا، إِلَّا كَفَّرَ اللَّهُ بِهَا  
مِنَ خَطَايَاهُ.

Abu Sa'id and Abu Hurairah (ؓ) reported that the Prophet (ﷺ) said:

“Never a believer is stricken with a discomfort, an illness, an anxiety, a grief or mental worry or even the pricking of a thorn but Allah will expiate his sins on account of his patience.” (Reported by Al-Bukhari & Muslim)

<sup>8</sup> Al-Quran, Surah Al-Anfal 8: 53

According to the description given above, a disaster is not a manifestation of Allah's wrath or injustice toward man. On the contrary, calamity is a manifestation of Allah's goodness and compassion for man. In his words, Allah confirms this:

الَّذِينَ إِذَا أَصَابَتْهُمُ مُصِيبَةٌ قَالُوا إِنَّا لِلَّهِ وَإِنَّا إِلَيْهِ رَاجِعُونَ<sup>9</sup>

Who, when a suffering (calamity) visits them, say: "We certainly belong to Allah, and to Him we are bound to return."

And so on. The Quran and Sunnah provide comprehensive instruction on all aspects of human life, including how to deal with all dangers and calamities.

### **Coping with calamities principles:**

Islam contains many precepts and laws that are very helpful for coping with calamities or defending against threats that threaten to endanger social life. Historically, the Islamic approach to managing floods, earthquakes, storms, and calamities has significantly been appreciated because it outlines critical management issues and other essential concepts of calamity risk reduction and mitigation.

This study discusses the proper (appropriate) perspective on disaster management. We will talk about practical solutions or how to manage the situation when humans disasters. To be fully and correctly prepared when disasters occur, we must discuss the countermeasures we take, such as mitigation and calamity preparedness, emergency response attitude, and recovery following the calamity.

### **Policies and Practices for Disaster Management**

Disaster management is becoming increasingly crucial worldwide as the frequency and uncertainty of their occurrence and the devastation they cause an increase. Numerous examples of the substantial destruction of people and land and the far-reaching effects that communities must suffer. It is essential to have a proper and reliable perspective when dealing with

disasters, not only in terms of prevention but also in action and practical strategy for action. Reasonable disaster preparedness strategies include three components: mitigation and preparedness, emergency response, and disaster recovery. These three aspects are integral parts, so they should run simultaneously. Three aspects of calamity response measures will be discussed in detail below:

### **1:- Mitigation and Preparedness for Calamities Management:**

The role of religion in post-disaster such as reducing psychological impact, religious-based NGO relief, and assistance, has been widely acknowledged.

Ramli, Mokhtar, & Abdul Aziz (2014) highlighted the importance of embedded Islamic teachings in managing the disaster. As a disaster is Allah's will, it is unequivocally natural to ask for guidance and teach Allah's commands in establishing a basis or fundamental disaster risk management program. Many verses in the Quran describe disasters and disaster preparedness.<sup>10</sup>

Furthermore, the primary sources for Islamic administration are the al-Quran and al-Sunnah. Scholars see these two primary sources as essential references for completing the Islamic-based management system. Hence, the Quran advocates for people and government to have standby with proper planning and readiness and the ability to estimate, reduce impacts, deal effectively, and, if possible, disaster preparedness to prevent disasters themselves, as mentioned in the Holy Quran:

ذَلِكَ أَنْ لَمْ يَكُنْ رَبُّكَ مُهْلِكَ الْقُرَىٰ بِظُلْمٍ وَأَهْلُهَا غَفِلُونَ<sup>11</sup>

"That (Allah sends messengers) is because your Lord is not to destroy any towns on account of any wrongdoing, while their people are unaware."

<sup>10</sup> Ramli, A., Mokhtar, M., & Abdul Aziz, B. (2014). Revisiting the concept of development, disaster and safety management: The Quranic perspective. *International Journal of Disaster Risk Reduction*, 9, 26–37. <https://doi.org/10.1016/j.ijdr.2014.03.006>

<sup>11</sup> Al-Quran, Surah Al An'aam 6:131

<sup>9</sup> Al-Quran, Surah Al-Baqarah 2: 156

Therefore, the main purposes of mitigation and disaster preparedness is first, preventing the loss of life; second, reducing human suffering; third, informing the public and the authorities about the risk of disaster; and, fourth, reducing damage to key infrastructure, property and loss of economic resources.

Every disaster always causes the feeling of worry, uncertainty, sadness, and distress to the survivors, especially those who have lost their lovely family members.

## **2:- Emergency Response for Management:**

The term "emergency response" refers to a series of activities carried out immediately following the occurrence of a disaster to mitigate its adverse effects, such as the rescue and evacuation of casualties and property, meeting basic needs, and protecting vulnerable groups, refugees, and the operation of an emergency recovery center.

The emergency response aims to protect human life, reduce the suffering of disaster victims, minimize the loss of material through the rescue and evacuation of disaster victims; fulfill the basic needs of disaster victims; provision and distribution of personnel and equipment, the protection of vulnerable groups, and immediately recover the functions of the facilities and vital infrastructure. The Qur'an emphasizes the necessity of saving lives:

وَمَنْ أَحْيَاهَا فَكَأَنَّمَا أَحْيَا النَّاسَ جَمِيعًا<sup>12</sup>

And whoever saves the life of a person is as if he has saved the life of the whole of humankind.

In carrying out emergency response activities, there are fundamental principles agreed upon conduct humanitarian assistance. Firstly, every effort should be made to alleviate the human suffering caused by disaster and conflict. Secondly, those affected have the right to life with dignity and, therefore, have the right to assistance (The Humanitarian Charter).

## **3:- After-Disaster Recovery:**

After the emergency response process, Rehabilitation from a calamity can take a lifetime,

and those on the outside may not understand the phases of recovery. Little is expressed about the stigma attached to catastrophe survivors, especially if the tragedy is unnatural.

The world is prone to disasters and escalating disaster losses. Effective disaster mitigation is the foundation for efficient disaster response and rescue and reducing the degree of hazardous impacts on the population. Hence, the recovery process known as rehabilitation and reconstruction must be better than before the collapse of their systems due to the disaster.

Therefore, public disaster education (In Islamic Perspective or Western Perspective) is essential. It could be done formally or informally. The focus of calamity education should be experience-based calamity education. Specifically, experience-based disaster education offers a hands-on and exciting learning experience.

Furthermore, Emergency Response, Resilience and Recovery are integral parts of such situations.

## **4:- Pray for those affected by the disaster**

Whether the victims are Muslims or not, our beloved Prophet ﷺ has commanded us to aid and support them. The most essential and beneficial kind of support and assistance is to offer Du'a or heartfelt prayers for the victims' well-being. Everyone has access to Du'a, a potent tool, whether we have material possessions. Therefore, one should genuinely pray for the victims' safety. One should pray to Allah SWT that He will give them courage, comfort, guidance during these difficult times and quick healing from their physical, mental, and spiritual wounds.

It is also important to note that it would be a grave sin for anyone to overlook their actions and begin criticizing the victims and attributing the disaster to their wrongdoings. That is not something we can accomplish. Additionally, doing so would be equivalent to attempting to deduce Allah's "Hikmah" (Wisdom)! As a result, we ought to avoid saying such things.

<sup>12</sup> Al-Quran, Surah Al-Ma'idah, 5:32

## The Standard of Giving Zakah to Natural Disaster Victims:

Zakah plays a significant role in providing natural catastrophe victims with rehabilitative support. The beneficiaries of zakah were defined in the Quran and the Prophet's Sunnah. The following are Allah's clear statements on this matter:

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْغَمِيلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ  
فُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغُرْمَيْنِ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ -  
فَرِيضَةً مِّنَ اللَّهِ - وَاللَّهُ عَلِيمٌ حَكِيمٌ<sup>13</sup>

The Sadaqāt (prescribed alms) are (meant) only to be given to the poor, the needy, to those employed to collect them, to those whose hearts are to be won, in the cause of the slaves and those encumbered with debt, in the way of Allah and to a wayfarer. This is an obligation prescribed by Allah. Allah is All-Knowing, Wise.

The above verse specifies the only people that have a right (qualified) to receive zakah. The consensus of the fuqaha agrees that giving zakah to people other than the selected people in the above verse.

According to Mazhab Al-Shafi'i, it is obligated to divide the zakat towards the eight asnaf that have a right to receive zakah. While other Mazhab's opinion state that it is enough to give to a group of the asnaf. This fatwa is issued by Ibn al-Asma'ie (ابن الأصمعي) and most contemporary scholars agree with this opinion, for it is hard to find all eight asnaf, as stated in Bughyah al-Mustarsyidin (بغية المسترشدين).

Regarding this situation, some scholars believe that natural calamities destroy property; the people involved need help and are in debt for themselves or their families. Hence, some scholars include them as the Asnaaf of Al-Gharimin (الغارمين) or the people in debt.

Hence, some scholars state that it is permissible to give zakah to people that face natural calamities, such as colossal floods, typhoons, landslides, earthquakes and others that result in the destruction of their homes, crops or loss of all

their property. They can be categorized as Al-Gharimin (الغارمين) that are qualified to receive zakah.

## "People under debt" include those hit by disasters:

One of the scholars that issued a fatwa regarding this issue Dr. Yusuf al-Qaradawi, where said (which means):

"Individuals struck by natural disasters or accidents are not left to voluntary charity alone. They are given a share in the proceeds of zakah. The Prophet told Qubaisah, "Asking is not permissible, except in three cases." The Prophet mentioned among them a man struck by a disaster that wipes out his wealth. Early commentators on the Qur'an include in the category of persons under debt [al gharimin] "He whose house caught fire or whose wealth was wiped out by flood or who has debts that burden his family.." <sup>14</sup>

## Conclusion:

It can be concluded that the disaster brings severe damage to human life. In the language of the Qur'an and Hadith, it is called muṣṭabah (catastrophe). Disaster can happen anywhere & anyone, either those who have committed sins or corruption on earth or innocent people. If a sinful human being suffers a loss due to a disaster, it serves as 'āzab (punishment) for his actions.

As for the innocent and those still alive, the disaster means balā (بلاء), which is considered a test to see the quality of their faith. It is a blessing because it becomes a momentum for muḥāsabah (self-evaluation) and changes ahead. Coping With Disaster Principal Guidance from an Islamic Perspective get a place of glory in the sight of Allah. Because disaster can be a test and the grace of God, then society must respond positively, that is, by not blaming or having prejudices against God. The positive attitude towards God also must be accompanied by efforts to escape from the disaster, and not to fall into feelings of despair of

<sup>13</sup> Al-Quran, Surah al-Taubah: 9:60

<sup>14</sup> Al Qaradawi, Yusuf, Fiqh al-Zakah (Vol. 2), Scientific Publishing Centre King Abdulaziz University Jeddah, Saudi Arabia, Page 190

the mercy of Allah, and keep the spirit to bounce back. People who become victims of the disaster must also have confidence that there is solidarity by others toward them. Continuing to have hope for the future or optimism in life is also a key toward overcoming disaster.

I hope that this article will become a valuable contribution in the efforts to prevent and cope with disasters.

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