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# **RAPP RESEARCH WORKING PAPERS**

## **ISLAMIC VALUES, HUMAN AGENCY AND SOCIAL POLICIES**

1. Islamic housing values and perspectives: insights from influentials in Malaysia,  
by Muhamad bin Hamzah and Malcolm Harrison
2. British Muslims, welfare citizenship and conditionality: some empirical  
findings, by Peter Dwyer

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January 2000

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Islamic values, human agency and social policies

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First published 2000

Published by RAPP ('Race' and Public Policy Research Unit), University of Leeds

Printed by the University of Leeds Printing Service

ISBN 0-907427-59-6

## **THE 'RACE' AND PUBLIC POLICY (RAPP) RESEARCH UNIT**

Since the early 1990s, RAPP has carried out policy-related studies in a range of fields, including social security, health, housing, education and the media. While independent, the unit has worked closely with numerous research sponsors, and has developed links with a variety of voluntary and community organisations. Over the years RAPP has helped facilitate the work of full-time and part-time postgraduates studying for research degrees, and has sought to use its projects as a base through which to assist in career development for researchers. There are also links with other academic institutions, and RAPP members have worked in partnership, consultancy or supportive roles with units elsewhere and with the voluntary sector. Within Leeds University RAPP is actively involved with cross-departmental developments through the newly-established Centre for Ethnicity and Racism Studies (CERS).

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## **ISLAMIC VALUES, HUMAN AGENCY AND SOCIAL POLICIES**

These working papers focus on issues which deserve much more attention in Western societies. There is still too little published material exploring policy implications of Islamic values in precise contexts, and showing how individual “human agents” apply, interpret, adapt or develop Islamic principles in specific settings. Instead, Islam and its supporters have often been stereotyped or described simplistically. Both these papers offer some insights into the operation of human agency within religious traditions which are immensely influential yet still frequently neglected. Publishing in a working papers form aims at offering something convenient and immediately accessible for researchers, teachers and students in social policy, housing, sociology, urban planning, development studies or theology. Although the authors do not claim to be expert in the traditions to which they refer, the papers nonetheless outline important themes which may be helpful for those not yet aware of Islamic ideas. At the same time, some information presented - which is effectively about “values in action” - pioneers research territory where we hope others may carry out more extensive enquiries.

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# **BRITISH MUSLIMS,<sup>1</sup> WELFARE CITIZENSHIP AND CONDITIONALITY: SOME EMPIRICAL FINDINGS [1]**

Peter Dwyer.

## **ABSTRACT**

Several recent texts and journal articles have outlined and explained the key concepts of Islam in relation to welfare whilst also highlighting some of the issues and problems faced by minority Muslim populations within Western Europe. There is, however, as Dean and Khan (1997) note, very little empirical research that explores in depth how Islam may influence British Muslims in their perceptions of citizenship and the competing values on which it is built; the main purpose of this paper is to begin to fill that void. Initially some Islamic principles that relate to welfare are discussed. The paper then moves on to focus upon an issue that is of central importance to any notion of citizenship, i.e. the relationship between rights and responsibilities. By drawing on qualitative data generated in three focus group sessions the views of some British Muslims on welfare rights and responsibilities are explored. In particular, the question of whether or not access to welfare rights should be made conditional on an individual first agreeing to meet particular duties or communally approved types of behaviour is considered. Three specific areas of welfare (healthcare, housing and social security) are considered. Issues such as an

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<sup>1</sup> Although this paper discusses generally a Muslim perspective on welfare it is accepted that terms such as 'British Muslims' and 'Muslim welfare' may not adequately reflect the diverse reality of Muslim populations in Britain or variations within Muslim thought world wide.

individual's right to welfare provision and the duty (or otherwise) of a community to meet the welfare needs of its members are addressed.

## **INTRODUCTION**

As Bin Hamzah and Harrison (2000) note (in the first working paper), an understanding of Islamic perspectives on welfare is a relatively new but developing area of interest amongst social policy academics. Several recent texts and journal articles (Modood, 1998, 1992; Dean and Khan, 1997; Siddiqui, 1997; Soysal, 1997; Joly, 1995; Lewis, 1994; Ahmad and Husbands; 1993) have outlined and explained the key concepts of Islam in relation to welfare whilst also highlighting some of the issues and problems faced by minority Muslim populations within Western Europe. Initially this paper attempts to provide a brief understanding of how Islamic principles may relate to Western notions of citizenship and the welfare component of citizenship. Issues relating to an individual's right to welfare provision and the obligations of a community's members to meet the needs of the poor through redistributive mechanisms are briefly addressed. The main purpose of this paper is to build upon the work of Law et al., (1994) and to present the views of some British Muslim respondents on the particular issue of conditionality and welfare rights. A 'principle of conditionality' holds that eligibility to certain basic, publicly provided, welfare entitlements should be dependent on an individual first agreeing to meet particular compulsory duties or patterns of behaviour (Deacon, 1994). By drawing on qualitative data generated in 3 focus group sessions the paper provides some insights into the attitudes of British Muslims on social rights and

responsibilities, and more particularly on attitudes about making access to the former contingent on specified obligations.

## **SOME PRINCIPLES OF MUSLIM WELFARE**

Each individual Muslim is held to be a member of the *Ummah*. As Bin Hamzah and Harrison (2000) indicate that is,

*“A community of the faithful, possessing similar beliefs and goals and sharing material benefits, intellectual responsibility and a vision of the worldly life and the hereafter” (see working paper 1).*

It should be noted that this community of faith is not limited by ethnicity, national borders or kinship but that its general well-being is held to prevail over the specific interests of individual members. The extent to which certain individuals and groups, most notably women, may lay claim to rights other than those specified in *Shari‘a* and accepted by the community is a point of much discussion with Islamic scholars (Dean and Khan, 1998). Such debates aside, principally it appears that the *Ummah* is a community whose citizens are bound together according to principles of duty, and acceptance of those principles is instrumental in securing members access to their rights.

In defining an Islamic economy Ahmad (1982) notes four characteristics. First, that “an Islamic economy is an integral part of an Islamic society and state and cannot be studied in isolation” (Ahmad, 1982 p. 5). Second, that material (economic) and

moral (behavioural) issues are intertwined and, therefore, rightly both are the concern of policy makers. Third that an Islamic economy is neither free market nor command economy but stands somewhere in between: and, finally, that the primary objective of an Islamic economy is to establish a just social order, one in which the *Shari'a* (the Islamic Law) sets out the rights and duties of community members in terms of meeting their own needs and the needs of the less fortunate. The institution *Al-Hisba* as laid out by al-Shaykh al-Iman Ibn Taymiya (1263-1328) is an important influence in determining the extent to which the ethic of the market place or the ethic of social justice prevails within a community.

*“Al-Hisba is a moral as well as a socio economic institution in Islam through which public life is regulated in such a way that a high degree of public morality is attained and the society is protected from bad workmanship, fraud, extortion and exploitation” (Ahmad, 1982 :cover notes).*

Islam suggests, therefore, that the ‘justice’ of the market alone cannot prevail and adequately meet the needs of all citizens. A regulatory role for the community is considered appropriate so that the welfare interests (both economic and moral) of all the community members can be met.

*“The Quaran assumed an economic system based on individual enterprise and reward, but set within a moral framework that ensures support for the weak through the compassion and self discipline of the strong” (Dean and Khan 1997 p. 198).*

Muslim approaches to welfare are not wholly capitalist or socialist/egalitarian. Islam sees entrepreneurship and the accumulation of capital as acceptable as long as individuals recognise their duties as members of a community to provide



adequately for those in need. In terms of the ‘good society’ differences in income and status are seen as acceptable as long as no one is abandoned to poverty or hopelessness (cf. Marshall, 1992). Maintaining the provision of essential supplies, at a reasonable price, to those in need is seen as a legitimate practice for the state to engage in (Ibn Taymiya, 1982). Indeed the state is seen as having a dual role in ensuring that the wealthy producers meet any shortfalls in the essential needs of citizens. Initially it would encourage those who were in a position to help to do so but ultimately it is deemed reasonable to ensure that the collective requirements of an entire community prevail over the wishes of affluent individuals to make profits. This can be seen to be consistent with Ahmad’s (1982) view that Islam represents, to coin a well used contemporary phrase, ‘a third way’, and what Khan and Dean (1997) have called Islam’s ‘ambiguity to capitalism’; that it supports private wealth and enterprise but challenges the excessive hoarding of capital in the face of unmet need because it may damage the moral foundations of the community (*Ummah*).

One of the main mechanisms for financing welfare provision within a Muslim system is by the giving of *zakat*. *Zakat* is a religious duty imposed upon all who are Muslim to give a fixed percentage of their disposable wealth (usually 2.5%) to members of the community who are in need. The giving of *zakat* has benefits for both those who provide as well as those who receive. A respondent in the fieldwork that informs this paper was at pains to explain that,

*“The giving of money first and foremost benefits the giver, it secures your own position and cleanses any remaining personal wealth.”*

In this way zakat upholds both the economic and moral principles of a good society as set out in Muslim terms. The individual citizens who provide for less fortunate kin reaffirm their own righteousness by recognising and acting upon their duty to the community, the right of the needy to welfare is validated, and a moral order in which mutual duties are seen as fundamental is established (cf. Dean and Khan 1997 p. 198).

## **THE SAMPLE**

The three focus groups which provide the data for this paper were convened in Bradford between July and October 1997. They were part of a larger series of 10 focus groups that informed a PhD entitled British Citizenship and Welfare: Some 'Grassroots' Perceptions, Experiences and Expectations. Because of Bradford's relatively large Muslim community and an absence of research into their views (Dean and Khan, 1997) it was resolved to include several groups of British Muslims within the study. The sample for the purposes of this present paper consisted of three focus groups (2 male 1 female) totalling 23 respondents (15 men and 8 women) aged between 19 and 57 years. All but one of the respondents were members of South Asian communities. Some were second generation British Citizens whilst others had entered the country originally to work or to marry. It was hoped that the research would build upon earlier work by Law et al., (1994) and Cohen et al., (1992) and offer some insights into the perceptions and experiences of the Muslim minority population in relation to welfare issues and the notion of citizenship. It should be noted that the respondents used terms such as citizenship and citizen on very few occasions during the discussions, however, the integrated

research strategy and the fieldwork questions were designed to allow the researcher to interpret their responses and then relate them to the issues of citizenship and welfare under investigation (See appendix).

## **WELFARE RIGHTS AND RESPONSIBILITIES**

It has been argued elsewhere (Dwyer, 1998; Lister, 1998) that access to certain welfare rights is becoming increasingly dependent on individuals accepting certain specified responsibilities. In order to explore British Muslims' views about this ongoing re-negotiation of the link between welfare rights and responsibilities the respondents were asked to discuss three particular area of provision; healthcare, housing and social security. Housing and social security are two areas in which welfare has become increasingly conditional (see Housing Act 1996 ss. 124-126 and ss. 144-155, Crime and Disorder Act 1998 s.1; Jobseekers' Act 1995, DSS, 1998) whilst access to treatment on the National Health Service (NHS) remains unconditional in the sense that rights (in theory) are not dependent on individuals pursuing specified lifestyles. An exploration of these three sectors of welfare enables a more thorough investigation of the current political view that the "rights we receive should reflect the duties we owe" (Blair, 1995; cf. DSS, 1998 etc.); an approach which is often presented as unproblematic but which has profound implications for the welfare rights of certain individuals and groups.

### **Healthcare**

The unconditional right to healthcare is seen by all but 3 of the respondents as a foundational principle upon which the notion of citizenship should be built. It is

clear that the majority of respondents are opposed to the idea of the right to healthcare becoming more conditional in the future. The imposition of such policies was seen as unrealistic in principle and serving neither individual or wider social needs in practice. Drawing upon their Islamic faith two respondents reiterated the prevalent view, specifically that it was reasonable to encourage citizens to adopt a responsible attitude to their own health but individuals who fall short of the ideal should continue to enjoy the same rights of access to healthcare.

*RESPONDENT 1 “There is a principle in Islam that goes like this; if you do bad by someone, or if you do revile someone, then you sink them further into the mire. If they are an excessive smoker and you shun them then they are going to go even more lower. So you have to advise an individual and you have to provide what they call in Islam naseha. That means that you have to provide them with good conduct, sincere advice and you have to put them in a situation where they can improve. So in Islamic society you help the person to improve and you do not revile them or undermine them and again that is a principle that should be followed.”*

*RESPONDENT 2: “You have to look at everyone as an individual and everyone has deficiencies of some sort, humans have faults, but you can’t remove from them the basic things that are required to live because of this. Society won’t function if we are to target everyone’s deficiencies and then revile them because of their deficiencies. Wherever that individual may be, whatever land he is in, he has been created with the disposition to make mistakes, we all make mistakes. Whatever the norms of the society in which the individual is living they will accept that person. So individuals in this*

*state are free to drink and whatever and there is no restriction on them. A Muslim obviously can't drink or eat excessively, so therefore there are restrictions upon us, but in terms of the question, do we withdraw the services from a Muslim who is an excessive smoker etc. etc., hopefully in a Muslim community you won't find these excesses. If you do find a Muslim who does these things then there is no difference between him and a non Muslim, from compassion to the individual then you should provide healthcare."*

The women's focus group contained some diversity on this issue. Echoing the general (male) consensus noted above three women respondents stated that everybody should have the same right of access to care whatever their habit or vice because they believed fallibility to be an inherent part of the human condition and that most people were liable at some time to do things that are not in their best interest. In particular one drew attention to peer pressure and/or a disadvantaged social location as reasons why people may start to take drugs or drink excessively. Echoing these sentiments another woman said that individuals often turn to drink or drugs or abuse themselves in other ways in an attempt to forget personal problems. It became clear from such comments that these three women would not be party to attempts to deny access to healthcare to people with health problems brought about by certain habits. They argued that such individual behaviour was often grounded in a particular social, cultural or environmental context; educating people about the potential harm that certain habits may cause was seen as a better way to proceed rather than punishing irresponsible individuals by denial of care.

In contrast to this, 3 women stated strongly that if individuals were drinking excessively or taking drugs then the provider of healthcare was right to deny them care. The view was expressed that if people were not going to show a level of responsibility to themselves then it was reasonable for the provider of healthcare to deny access to treatment. Interestingly when discussing prescription charges all the members of the women's group went further and stated that everybody (adults) should pay half the cost of their treatments as this would encourage responsible behaviour. The justification for this approach was a belief that many on benefits were squandering their money on non essential items.

*“People on benefits they have got cars but when they go to the chemist they just sign and people who are working they have got to pay full. It is not fair so everybody should have to pay half. People are going in pubs and drinking, they spend money. That money they have to save for the dentist.”*

A further influence on this stance of everybody contributing a certain flat rate amount may have been the women's Islamic faith. When later discussing taxation levels and the financing of public welfare the group were unanimously in favour of a *zakat* type system (where each individual rich or poor gives the same flat rate percentage in tax) rather than more 'progressive' methods.

### Housing

The questions put to the focus groups concerning conditionality and housing were designed to assess the extent to which the respondents believed it was reasonable for a housing agency to tie the right to a home to both the individual behaviour of tenants and/or their willingness to accept further welfare responsibilities within

local communities. Discussions were focused on three specific themes; anti-social behaviour, probationary tenancy periods (PTPs) and mutual aid clauses (MACs) attached to tenancy agreements. Anti-social behaviour was strongly condemned by all the respondents. There was strong unanimous agreement that individuals should behave reasonably towards their neighbours; irresponsible/anti-social behaviour was clearly frowned upon.

*“Neighbours have rights upon each other and you can’t infringe upon those rights.....These rights have been clearly defined by the lifestyle of the prophet and what he has told us. This is a big thing in Islam your neighbours rights.”*

When asked what they thought of probationary tenancy periods (PTPs), and whether or not it was reasonable for an agency ultimately to evict someone who persisted in anti-social behaviour, again there was strong unanimous support from the respondents. PTPs were seen as a logical extension of previously stated opinions concerning anti social behaviour. Serious criminal behaviour that was believed to be to the detriment of a local community was also seen as sufficient grounds for the denial of housing rights. The women’s group for example indicated in no uncertain terms, *“That they [sex offenders, burglars, drug dealers] should all be thrown out!”* When a woman made the point that it could (hypothetically) be a member of their own family that was made homeless, the group mellowed but only slightly. It was agreed that to *“give them a chance”* to reform would be reasonable but another respondent expressed the general opinion of the group by stating *“Just one chance, no more.”* It appears that the rights of a community to evict wrongdoers were held to be more important than the individual right to housing of

someone who persistently offended the members of that community. *“Let them all go live together”* out of the way of other law abiding citizens was very much the approach endorsed. When in another group a male respondent stated that, in his opinion, people should be given a chance to be re-housed if they could show that they had reformed and were no longer engaged in antisocial/criminal behaviour that was detrimental to the community, his co-respondents were quick to endorse the women’s approach.

*“They should be refused, a drug dealer whatever. You said your own opinion, but would you take the risk. Say you are living in a street right and there is a guy right, who is a drug dealer and he has been drug dealing for 20 years, then he stops for 6 months don’t you think he will go back into it? I don’t think you know how much money there is to be made in drugs, there is a fortune..... Anybody can lay off for 6 months then move back into it, [selling drugs] you cannot trust anybody. I wouldn’t be happy if someone like that lived around my place, my area.”[Nods in agreement from other participants.]*

Mutual aid clauses (MACs) whereby people who wish to live on a particular estate are under obligation to give up some time to help meet the welfare needs of other local residents were in principle welcomed. Initially it is important to stress that all the respondents were in favour of enhancing *“community spirit”* and co-operation between neighbours; however, concerns about the practicality of such schemes were voiced. Within the women’s group MACs were seen as having a gender bias and were not well received. It was pointed out that many people may already have



family care responsibilities and that these could clash with the requirements laid down in a MAC. When the question was posed of who would be likely to shoulder the extra burdens (of childcare, care of elders and neighbours) as proposed in the scheme it was generally agreed that the women in the community, rather than the men, would be the ones most likely to actually have to do the work.

The male respondents were more positive about the potential of MACs,

*“Get it [the MAC] signed. That’s Islam everybody should be doing that.”.*

*“This is a form of engineering to create community but community isn’t just created like that. If the basis of the community is that they will give you a house that is not enough of a basis, community is something that the individual embraces because they have a desire to help people, altruism, and to enable us to be caring and compassionate. That would be created as far as I’m concerned through religion and generally by cultivating a sharing society so in a way this is a form of engineering, if it succeeds it would be good to see, but it is just half the way.”*

MACs were also positively received by those who had felt isolated in the past. Ahmed spoke of his isolation when housed on a predominantly white estate where he was subject to racism and a series of regular burglaries to his home. Although the men were more enthusiastic about the principle of tying housing rights to responsibilities in this way, practical concerns were again to the fore. A number of respondents stated that the rules of the MAC would have to be clearly specified in order for it to be fair, whilst another wondered aloud about how anyone who worked full-time would find time to fulfil their communal duties.

## Social Security

Discussions were focused specifically on unemployment benefits and whether or not it was reasonable for the state to link benefit rights to specified 'work' responsibilities. All the respondents were in favour of the imposition of compulsory work/training for unemployment benefit claimants and, initially, two main justifications were put forward. Firstly, respondents believed that such conditions were reasonable because they felt that compulsory schemes would provide the new skills and training to help unemployed individuals re-enter the labour market on a more permanent basis.

*“Yes they agree with that, they said that. I mean if you are not studying then you should be looking for work. This is another kind of YTS system where the youngsters get training, I mean these days if you apply for a job when you are 25, 26, the first thing that they ask you is what training have you got. If they have [just] been signing on well I mean there is going to be so few jobs in 10 years time there is going to be less and less isn't there it is just going down hill, I mean they will have no experience so if they take this system up at least they are getting some kind of experience.”.*

Secondly, and more importantly in the context of this discussion, the respondents voiced the opinion that it was reasonable that unemployed citizens should be charged with a responsibility to make some form of contribution to society, via workfare type schemes, in return for benefit. Withdrawal of the right to benefit was seen as justified if individuals refused to comply

*“Yes they all agree with that [benefit sanctions] because if a person disagrees with doing all this then he is not actually looking for a job is he. He is not interested in that all he wants to do is sit on his arse.”.*

*“There is nothing wrong with having to do something to get your money. You have to stand up at some time in your life and if it means you have to have a kick up the behind from the state then so be it. There are so many people sitting around doing nothing. It is a fact that they have got this complacency.”*

It is important to stress, however, that whilst the three groups supported benefit regimes organised according to a principle of conditionality, their support was dependent upon how the schemes were implemented and administered. Although adamant that it was reasonable and just for a society to withdraw benefit if individuals refused to join a work or training scheme respondents were also keen to stress that sanctions must be applied in a manner that took account of wider social circumstances.

*“To a certain extent yes. With regard to young people yes certainly they should be encouraged to work and if not then benefit should be withdrawn from them and this will then motivate them. There are conditions to that and the conditions are that you should look at what real opportunities does this person have to get a job. If a person is not able to get a job for genuine reasons then fair enough you should make allowances for that, or likewise if a person’s health is deficient but you should encourage people to get a job. People who are of an older age 30 plus then again they may find it harder*

*but as long as you are fair in terms of the people that you are dealing with it is all right to put those conditions upon them.”*

Similarly the women’s group did not object in principle to the wider community setting work responsibilities for the unemployed but they were keen to stress that other factors such as domestic care responsibilities had to be taken into account.

*“This is no good because some people like me I have got two babies. I want to get a job but I can’t.”*

Such discussions may serve to illustrate the ways in which the respondents make sense of welfare in terms of being both British *and* Muslim. An acceptance that it is just to establish welfare systems based on a strong reciprocal relationship between welfare rights and responsibilities does not imply that the respondents view welfare exclusively in terms of responsibility and duty. Within the contemporary British setting a strong sense of the importance of individual rights to welfare was also noted. The respondents clearly believed that work offered had to match an individual’s qualifications and requirements in order for the system to be just (cf. above discussion on MAC’s).

*“Here [Britain] it is different because you have to make allowances for someone. For example, I’m on benefit at the moment and I am looking for a job but I am not going to allow them to force me into a job that I do not want..... Because I have a sense of dignity, here as a Muslim I feel that my rights allow me to have my sense of dignity and they should not be taken away from me. That is why you have to be practical in this society as well.”*

Indeed for many of the respondents their own personal experiences had emphasised the need for the state to continue to provide welfare as a right.

*“The state should take the lead in everything that is what the state is there for. The state is the living embodiment of what we are, if we are a just nation then the state is supposed to be just as well and administer justly all of these provisions. The provisions for mankind are vast, they are enormous there is no such thing as there isn’t enough, there is more than enough. It is just that people have and they don’t share and this is basically the problem.”*

This strongly stated opinion that the British state should retain a fundamental welfare role was often regularly qualified, however, by a strong belief that individuals had a duty to both themselves and their communities to accept that such rights bring attendant responsibilities. Remarks such as, *“There would not be layabouts in the same way. They would not be wasting time in the same way..... people hanging round bars”* (if Islamic welfare principles were to be applied), indicate a preoccupation with imprudent behaviour and an acceptance of conditionality. This view that there should be more distinctions made, between individuals who were trying their best to help themselves and those who were unwilling to work, was repeated on a number of subsequent occasions. There was a general agreement that people who were content to passively sit back and take benefits did not deserve to retain their right to benefits.

*“You have got to get the balance between people who are genuinely in need and who are striving. The principle is this, I do believe that an individual should strive to the best of his ability to better his situation because not only is he an individual he is a member of his community. So yes we should*

*provide for all people in need as long as there is a striving of the individual as well.”*

A parallel can be drawn here with Khan's (1982) discussion of the treatment of what he describes as 'voluntary parasitic beggars' in early Islamic society.

*“Invalids and the economically infirm were provided the basic necessities of life from the zakat.... The Muhtasib<sup>2</sup> would compel healthy able-to-work individuals to engage themselves in some gainful pursuit” (Khan, 1982 p. 146).*

It would appear that the respondents tacitly endorse such principle of conditionality and the view that rights to welfare should, in certain circumstances, be reduced or withheld from individuals deemed to be acting irresponsibly by the wider community.

## **CONCLUSIONS**

The overwhelming majority of respondents believe that rights to healthcare should remain unconditional; this contrasts with their acceptance of highly conditional welfare regimes when considering housing and unemployment benefit. It would appear that the extent to which the respondents are willing to accept the principle that welfare rights should be contingent on individuals adopting specified responsibilities, or certain patterns of behaviour, depends extensively on the context of its imposition. This in itself is significant as it challenges the dominant simplistic assumption that rights should always bring with them attendant

responsibilities. This paper also suggests that the respondents generally hold the removal of certain rights to welfare to be justified if an individual continues to ignore the sincere advice (*naseha*) of fellow Muslims by not recognising his/her responsibilities to the community and continuing to behave in an immoral way. What is particularly interesting is the extent to which the values and concerns expressed by the respondents mirror the concerns and aspirations of a number of influential commentators (Giddens, 1998; Etzioni, 1997) and those currently in charge of British welfare reform. In outlining a welfare system based on a state endorsement of a particular, ordered moral community, in which individual contribution and mutual responsibility are regarded as badges of membership, and where it is viewed as reasonable for welfare rights to be closely linked to specified duties, Islamic perspectives on welfare may be closer to new Labour's vision than many people realise.

## **NOTES**

[1] The author would like to thank Malcolm Harrison for his comments on an earlier draft of this paper and also the respondents who took part in the research.

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<sup>2</sup> A Muslim scholar of high integrity and social status, well versed in the community's traditions and norms who administered the Al-hisba according to the rights of God, and the rights of people.

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## **APPENDIX: List of Fieldwork Questions**

### **HEALTHCARE.**

***Q1.** Given that everybody has Healthcare needs at some time, who do you think should be responsible for meeting those needs? (Prompt. the individual by going private, charitable organisations, or the state through the NHS., volunteers, individual carers in the family, do children have a duty to care?)*

***Q2.** Should some people have to pay for Healthcare, or should it be available free of charge to everybody? (Prompt who should have to pay then?)*

***Q3.** Do you think all health provision should be available free of charge to everyone? (Prompt. What about dentistry, opticians or prescriptions?)*

***Q4.** In Britain the NHS. is funded mainly (also donations and charges) by individuals' contributions in taxes. Should you have to contribute in this way before getting access to free Healthcare or should treatment be available to everybody regardless of their personal contribution? (Prompt. What about children? What about disabled people, home carers or others who may be unable to contribute financially because they are unable to gain access to paid employment?)*

***Q5.** Are there any situations when you think it might be reasonable to deny access to Healthcare provision for certain groups of people? (Prompt. Older people, immigrants, asylum seekers?)*

***Q6.** In order to receive Healthcare provision do we have a responsibility to look after ourselves? Is an unhealthy lifestyle sufficient grounds for a provider of Healthcare (the State) to deny treatment? (Prompt. Should a smoker, overweight person, drug abuser, heavy drinker have as much right to treatment as someone who leads a healthy lifestyle and generally keeps themselves fit?)*

### **HOUSING.**

***Q7.** If people need somewhere to live does it matter who provides the required accommodation? If so who should take the lead; family and friends, the public sector (the local authority backed by government money for council houses), housing associations, or private landlords?)*

*Q8. If you are housed do you have a responsibility to behave in such a manner so as not to annoy your neighbours?*

*Q9. What do you think of the idea of probationary tenancy periods where the agency which houses you, say the council or housing association, does so initially for a trial period and ultimately has the right to evict you if your neighbours complain that your behaviour is anti social or a nuisance?*

*Q10. In Bradford a scheme is being proposed by a housing association whereby people who wish to rent or buy a house in a certain area will be under obligation to give something back to the local community. Some local people will be trained to staff a nursery and to meet other local welfare needs; but the housing association also expects all residents to accept a measure of responsibility for the care of the elderly, disabled people and children within their community. Anybody who refuses to sign a formal agreement to meet such measures in their deeds or tenancy agreement will be refused housing. What do you think of this idea of linking your right to housing with such mutual aid clauses?*

*Q11. Do some people ultimately forfeit their right to be housed? When if ever would it be reasonable to refuse to house certain people?(Prompt criminal/anti social activity e.g. drug dealing, sex offenders?)*

## **SOCIAL SECURITY.**

*Q12. What do you think of the argument that the role of the state in the provision of social security payments should be reduced and that where ever possible people should be encouraged to be responsible for their meeting their own needs through private insurance schemes?*

*Q13. Do you think that a system of social security that targets certain individuals and groups via 'means testing' is a satisfactory way to decide who should receive benefits?*

*(Prompts. What about people's savings should they be taken into account when calculating an individual's right to social benefits?*

*Should their right to receive help be dependant on them spending any savings that they had previously managed to acquire?*

*How strongly do you agree/ disagree that it is fair to demand that an old person who is a homeowner must sell their house to finance any long-term residential care if and when it becomes appropriate?)*

*Q15. In October last year unemployment benefit was replaced by job seekers allowance, now in order to receive benefit you now have to sign what is called a job seekers agreement to say that you will actively seek work. If you do not sign such an agreement your money can be suspended for all to 26 weeks. If you don't act upon the advice of your client adviser at the benefit office, for example if they tell you to get your hair cut, there are also penalties and suspensions that can be applied again for up to 26 weeks, your money can be suspended. What do you think about the idea of tying your right to unemployment benefit to conditions like that?*

**Q16.** *In the past year both major political parties have announced that in the future the long-term unemployed will have to agree to go on compulsory community work or training schemes (for an approx. £10 increase in benefit) or they will face a substantial reduction in benefit. How do you feel about linking the right to full unemployment benefit (JSA) to such additional conditions?*

**Q17.** *At present certain social security benefits are means tested (e.g. income support, family credit, housing benefit,) others such as the state pension and the J. S. A. are only available to those who have previously made certain contributions to the state system. What do you think of the idea of replacing them with a single basic income payable to everyone regardless of their need?*

**Q18.** *We have been speaking about issues of rights and responsibilities to social welfare issues that often relate directly to some of the more disadvantaged members of our society. What about the better off who benefit from fiscal and occupational welfare, (tax relief, mortgage tax relief, tax relief on occupational pension schemes) should we as a society demand more of them? Douglas Hurd for example has talked about just paying your tax not being enough any more should the welfare that the more wealthy members of society receive be conditional on them recognising further responsibilities?*

**NB. Q14.** *On what grounds then should individuals be denied / or granted access to social security payments? (Prompt. fraud / homelessness / asylum seekers?)* was dropped before the start of the fieldwork and never put to the respondents.