Islam and Basic Income: Exploring Faith-Based Perspectives on a Social Policy Proposal in Ontario

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Acknowledgments

I begin by expressing my gratitude to God, the Creator of the universe.

The Prophet Muhammad is reported to have said, “Whoever does not thank the people has not thanked God.”

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Abstract

This thesis explores how Islamic scholars in Ontario view the relationship between Islamic principles and the concepts of basic income. The literature review seems to suggest that there are affinities and tensions between Islamic teachings and a basic income policy. Through qualitative interviews and thematic analysis, this study not only explores these affinities and tensions expressed by Islamic scholars but also how they reconcile the affinities and tensions in the context of Ontario. Affinities identified include Islam's emphasis on redistributive justice through established redistributive models such as *zakat* and *sadaqah*, the protection of human dignity, and a moral imperative to address poverty and people's needs. The tensions identified were between the emphasis of work in Islamic texts and the absence of a work condition in a basic income policy. Participants viewed that this may lead to long-term dependency, and the absence of a work condition would mean that there is a lack of accountability for those taking unfair advantage of the system. The findings reveal that the Islamic scholars interviewed theoretically support the larger aims of a basic income, while at the same time providing work conditions that would disqualify such a policy from being accurately described as a basic income. However, despite this, there seems to be strong support for basic income when the theoretical tensions are then translated into basic income as a social policy in the context of Ontario. The support is mainly in response to social and financial challenges in Ontario, like housing and debt. The concerns about potential misuse seem to be set aside, viewed as rare, or not significant enough to outweigh the broader social benefits of the policy. This study contributes to emerging literature at the intersection of Islam and basic income. It offers insights into how faith-based understandings of justice and welfare can shape community perspectives as they relate to social policies and the value of engaging with diverse traditions, not only to better

understand how these social policies may gain support, but also to identify the tensions that may arise.

Introduction

Basic income is "a periodic cash payment unconditionally delivered to all on an individual basis, without means-test or work requirement" (Basic Income Earth Network, n.d.). The purpose of basic income, as shared by the Basic Income Earth Network (BIEN), is to reduce poverty and address income inequality by providing a minimum safety net below which no individual should fall. Basic income serves as a secure platform to enhance people's lives by improving work–life balance and allowing individuals to start new careers or businesses (Basic Income Earth Network, n.d.). Interest in basic income has grown globally in the past two decades, with countries such as Iran, Kenya, Finland, and the United States of America initiating basic income pilots (Rossetti et al., 2020; Enami et al., 2021; Hrubec et al., 2021; Kangas et al., 2021).

Basic income is relevant to both Ontario and Canada. In Ontario, the Liberal government launched a three-year basic income pilot in 2017, which was supported by multiple organizations, including a multifaith network (Bullock & Al-Shami, 2019; Smith-Carrier & On, 2021; Swift et al., 2021). It was launched to ensure that there was a baseline level of support that could cover essential living costs and to overcome the inadequacies of the existing social programs, Ontario Works and the Ontario Disability Support Program (ODSP), which were criticized for being overly bureaucratic and stigmatizing (Ferdosi & McDowell, 2020; Segal, 2016). The pilot was designed to generate evidence on social and economic impacts, including life and career choices, education outcomes, work behaviour, administrative savings, food security, and housing arrangements (Segal, 2016). The Progressive Conservative government that succeeded the Liberal government cancelled the pilot in 2018, just months after it had completed enrollment. They cited high costs and a disincentive for productivity as reasons for

the cancellation (Ferdosi & McDowell, 2020; Gokani et al., 2025; Smith-Carrier & On, 2021). Furthermore, in Canada, the National Framework for a Guaranteed Livable Basic Income Act (Canada's Bill S-206) was introduced in May 2025. Canada's Bill S-206 proposes a national framework that guarantees a livable basic income for everyone aged 17 and older (Senate of Canada, 2025a). As of June 4, 2025, Bill S-206 completed the second reading in the Senate (Senate of Canada, 2025b).

Islam is the second most reported religion in Canada, and Ontario is home to nearly half of all Muslims in Canada (Statistics Canada, 2021a; Statistics Canada, 2024b). This is significant in light of the fact that many of the Muslims in Canada are first-generation immigrants, refugees, or racialized. Racialized groups are at a significant economic disadvantage, earning market incomes 34.5% less than White people and experiencing poverty rates 46.2% worse than White people. Therefore, many Muslims, by being immigrants, refugees, and racialized, would be among the groups of people who may benefit from basic income. Despite this, Muslims have been largely absent from policy discussions around basic income (Bullock & Al-Shami, 2019). Furthermore, given the context provided above, Islamic perspectives on basic income are essential, not only because many of the recipients of a potential basic income in Ontario or Canada could be Muslim, but also because Islam itself has a strong tradition of wealth redistribution and social responsibility that might inform how many Muslims understand and engage with basic income in Ontario or Canada.

The purpose of this qualitative study is to explore how Islamic scholars in Ontario understand and engage with the Islamic tradition's affinities and tensions with the concept of basic income and how these perspectives shape their support or lack thereof for basic income. We are aware of certain affinities between Islam and basic income, such as *zakat* and *sadaqah*

(Bullock & Al-Shami, 2019). We also know of some areas of potential tension, such as Islam's strong emphasis on personal responsibility and self-sufficiency (Bullock & Al-Shami, 2019).

I begin this thesis with the Literature Review. In it, I discuss the defining features of basic income as identified in the literature and explore multiple basic income pilots both outside and within North America. The literature review focuses on theoretical literature on basic income, rather than empirical studies of pilot projects, as the aim of this research is to explore the relationship between basic income and Islam from a conceptual perspective. Furthermore, I discuss the empirical and conceptual impacts of basic income, as well as the ethical debates surrounding it from Western and Islamic perspectives.

Building on this foundation, I set out to expand our understanding by posing the following research question: How do Islamic scholars in Ontario navigate the affinities and tensions between Islam and basic income? In addition, I sought to understand how Islamic scholars reconcile the affinities and tensions between Islam and basic income when considering their support for a basic income in Ontario. Specifically, I asked: How do their perspectives shape their support for or opposition to basic income policies within Ontario?

The Methodology section outlines the research design and explores the recruitment, inclusion criteria, engagement, informed consent, demographics, and data collection for the 10 Islamic scholars interviewed in Ontario. I use Braun and Clarke's (2006) thematic analysis to analyze the data. This is followed by a discussion of my social location as a researcher, which is shaped by my background in Islamic studies. I have formally studied Islam, graduated from a seminary, and serve as an Imam at a masjid in Ontario. Therefore, I am eligible to participate in the study, as will be outlined in the inclusion criteria, and thus bring an insider perspective to the research.

The Findings section is divided into affinities, tensions, and how the participants reconciled these tensions, accordingly. In terms of affinities, my participants viewed several, including established Islamic redistribution models such as *zakat* and *sadaqah*. In addition to *zakat* being seen as an affinity in itself, the unconditional feature of *zakat*, wherein there are no conditions attached to the giving of *zakat*, was seen as an affinity with basic income. Moreover, Caliph Umar's introduction of social welfare policies that went beyond established redistribution models, such as child welfare allowances, stipends for veterans, and elderly pensions, was cited as an affinity between Islam and the concept of basic income. It was viewed as a precedent for allowing innovative social policies, such as basic income. Islam's emphasis on preserving the dignity of recipients by giving without stigma was also viewed as an affinity between Islam and basic income.

In terms of tensions, my participants commented on several, including Islam's greater emphasis on work compared to basic income. The absence of a work condition in basic income was viewed as a tension with Islam's emphasis on work, as there were concerns that individuals might become dependent on support or misuse the system. The universal attribute of basic income, wherein all individuals receive a basic income without means-testing, was viewed as a tension with Islam's need-based approach to redistribution. Moreover, my participants also shared concerns regarding state-led contributions that may overlook Islam's emphasis on communal giving.

Despite these concerns, most participants ultimately supported a basic income in Ontario, albeit with some theoretical conditions. Participants were unanimous in considering it permissible in Islam and indicated that they would support a means-tested basic income in Ontario. In theory, they would prefer to see a work condition. However, if they had to choose between supporting or opposing basic income without such a condition, most participants would

still support it. They cited reasons such as *maṣlaḥa* (public interest) and the socioeconomic conditions of Ontario, among others, as justification for their support, despite the absence of a work condition.

In the Discussion section, I explore the implications of these findings for the literature on basic income and Islam, policy around basic income in Ontario and Canada, and my personal reflections. Overall, a key contribution of the present study is that it adds to the five articles I identified that discuss basic income and Islam. Furthermore, a key contribution of this study is that it engages with a more controversial aspect of basic income, namely the absence of a work condition. Articles written on the topic do not engage with this issue extensively: Fadel (2020) does not engage with it because he does not believe the absence of a work condition would discourage work; Siddiqui (1988) believes the amounts would be sufficient for people not to work; and Bullock and Al-Shami (2019) argue that Muslims do not attach conditions to charity. However, this research directly addresses the tension of the absence of a work condition, how Islamic scholars navigate the potential misuse, how they reconcile it with Islamic principles of personal responsibility, and ultimately how it influences their support for basic income.

Regarding policy implications, my findings suggest that if a basic income pilot were reintroduced, it may require more substantial ethical justifications for the absence of a work condition among Muslims. I also discuss how this study offers a perspective on engaging the Muslim community in discussions about basic income. This includes understanding the sensitivities, using terminology from the tradition with which the Muslim community has affinities, and framing advocacy in a manner that is relevant. The Discussion section also outlines the limitations of my research, such as the focus on Sunni Islamic scholars. It offers suggestions for future research, including the exploration the perspectives of Shi'a Muslims and

zakat-based basic income models, among others. Finally, the Conclusion summarizes the research, findings, and insights gained from the study.

Chapter Two: Literature Review

In this chapter, I provide a review of key aspects of the literature on basic income and Islam. I first explore the main attributes related to defining basic income. I then share various basic income pilots, beginning with those implemented outside of North America and concluding with examples from the United States of America and Canada. Next, I provide the empirical and conceptual impacts of basic income. The literature review ends with a discussion on the ethical debates surrounding basic income from Western and Islamic perspectives.

Defining basic income

How to define basic income?

A challenge in researching basic income is defining what it entails. Yang et al. (2021) studied 152 pieces of literature on basic income theories and analyzed them to determine how scholars define basic income. Yang et al. (2021) found 33 pieces of literature in which basic income was defined. Apart from the definition provided by BIEN that was shared in the introduction, the other 32 works are from academic journal papers and book chapters (Yang et al., 2021). The authors reviewed all 33 pieces of literature and concluded that there are 10 critical attributes used to define basic income in the basic income literature. Yang et al. (2021) have a list of the ten attributes in the order of their frequency of appearance, and they provide a corresponding number to indicate how many times each attribute appeared. The list is as follows: Universality (31), Unconditionality (27), Individuality (16), Institution (12), Sufficiency (12), Uniformity (9), Scale (6), Duration (7), Modality (4), Taxability (2). In the following paragraphs,

I have chosen to elaborate on six of the most frequently shared attributes using Yang et al.'s (2021) findings because these seem to be the most emphasized. Furthermore, these frequently cited attributes relate to the aim of this research and help frame some of the affinities and tensions explored in later sections. The attributes that aren't elaborated on are Scale, Duration, Modality and Taxability.

What is universality?

Yang et al. (2021) found universality present in all but 2 of the 33 definitions of basic income they examined. Universality means including everyone, as opposed to policies that target only specific segments of the population as recipients. In the literature, the concept of universality is categorized into abstract representations, such as using terms like "all," "everyone," or "all qualified persons," and concrete criteria, such as citizenship or adulthood (Yang et al., 2021, p. 206).

What is unconditionality?

Yang et al. (2021) identify unconditionality as the second most frequently mentioned attribute in basic income literature. Unconditionality means the absence of any condition that would disqualify a person from being eligible to receive basic income. Yang et al. (2021) found two interpretations of unconditionality. The first interpretation advocates for the absence of work requirements or means-testing. The second interpretation is more expansive and not only includes the lack of work requirements and means-testing but also the absence of socio-demographic requirements, such as age, gender, or socioeconomic status (Yang et al., 2021).

What is Individuality?

According to Yang et al. (2021), individuality is the third most frequently discussed attribute in the basic income literature. Individuality emphasizes that basic income should be paid to individuals rather than households, making it different from many traditional welfare policies. However, Yang et al. (2021) did mention that that attribute was not unanimous and that two definitions of basic income did leave room for it to be paid on a household basis.

What is an institution?

The fourth most frequently mentioned attribute in the literature is who will implement basic income (Yang et al., 2021). Twelve sources emphasized that some level of "government or political establishment" should take responsibility for its implementation (p. 209). The level of government involved depends on the scale of the program in terms of geography or administrative reach. Yang et al. (2021) write that while some scholars argued that basic income should be implemented at the national level, others believed that it could be implemented at the provincial or community level.

What is sufficiency?

Yang et al. (2021) write that in comparison to the other attributes, *sufficiency* was the most "controversial" of all the attributes (p. 209). Yang et al. (2021) found that there were two major interpretations in the literature regarding the attribute of sufficiency. The first interpretation advocates for setting basic income at a level sufficient to meet essential needs in the context of job and wage insecurity. The second interpretation of sufficiency believes that basic income is not fixed and that the criteria to determine the amount are arbitrary.

What is uniformity?

Yang et al. (2021) write that 9 of the 33 pieces of literature include the attribute of uniformity. Nearly half of the scholars who mention it argue that uniformity means basic income should be paid equally to all, irrespective of the type of household or its size. The other half believe that uniformity is not essential, and the amount could vary based on household size, age, or region.

Basic Income Pilots

Interest in basic income has grown globally in the last two decades (Rossetti et al., 2020). This is evidenced by the various pilot projects that have been implemented internationally in the past few years. This section highlights international examples of basic income pilots in order to demonstrate the relevance of basic income as a social policy. I also share the history of basic income in Canada to provide the background and context for my research, which explores the relationship between Islam and basic income in Ontario.

Basic Income Pilots Implemented Outside of North America

In 2008 in the Otjivero-Omitara region of Namibia implemented a basic income pilot that lasted one year. Everyone in the community under sixty received a monthly basic income of 100 Namibian dollars, and those over sixty received 500 Namibian dollars. This was sponsored by the German United Evangelical Mission (Osterkamp, 2013). In 2008, the ReCivitas Institute also carried out a basic income project in the village of Quatinga Velho in Brazil. It was privately funded and supported by 100 people, and the project ended in 2014 (Augusto & Brancaglione, 2018).

A similar experiment was conducted in the Indian state of Madhya Pradesh from June 2011 to November 2012. UNICEF provided funds for residents in eight villages to receive 200 rupees a month. Twelve other villages were chosen as control groups (Jhabvala et al., 2015; Schjoedt, 2016). Other basic income pilots include Iran's Subsidy Reform (2011–2016), Uganda's Eight Pilot Program (2017–2019), and Spain's Minimum Income Scheme introduced in 2020 (Janssens, 2018; Guillaume et al., 2011; Marí-Klose, 2024).

Nonprofit organizations run ongoing programs that implement a basic income. For example, GiveDirectly provides monthly cash transfers to lift eligible adults in some of the poorest regions of Kenya, Malawi, Mozambique, and Liberia above the local extreme poverty line (GiveDirectly, n.d.). Similarly, Social Income, a nonprofit organization based in Switzerland, delivers unconditional cash transfers via mobile phones to individuals living in multidimensional poverty in West Africa and has been operating an open-ended universal basic income (UBI) program in Sierra Leone since 2020 (Social Income, n.d.).

The basic income approach in these pilots varies in whether they are publicly or privately funded, the amount each participant receives, and the target population. At Stanford University, the Stanford Basic Income Lab monitors both active and inactive basic income pilots administered worldwide (Stanford Basic Income Lab, n.d.).

Basic Income Pilots Implemented in North America

Basic Income Pilots Implemented in the United States of America. Between 1968 and 1980, four large-scale academic experiments on basic income were conducted in the United States if America. These experiments took place in New Jersey and Pennsylvania (1968–1972), Iowa and North Carolina (1970–1972), Gary, Indiana (1971–1974), and Seattle and Denver (1970–1980). In each case, randomly selected households from various income categories were

provided with the benefits of a negative income tax scheme. This included varying levels of income guarantees, clawback rates and a control group for comparison. Some studies based on the negative income tax experiments found a decrease in labour supply and an increase in divorce rates. These reports led to a decline in political support for basic income. Senator Daniel Patrick Moynihan expressed this decline in 1978, stating, “We were wrong about guaranteed income” (Van Parijs & Vanderborght, 2017, p. 93).

In 1976, Alaska launched the Alaska Permanent Fund (APF), a basic income initiative managed by the state-owned Alaska Permanent Fund Corporation (APFC). Residents who have lived in Alaska for a full calendar year receive an annual payment that changes every year and is issued as a lump sum. However, the APF would fall short of some interpretations of basic income because the payments that typically range from $1,000 to $3,000 do not meet *sufficiency* criteria to cover basic needs that some scholars hold as essential for basic income. As shared earlier, Yang et al. (2021) consider sufficiency as the most controversial of all the attributes of a basic income definition. For example, the Permanent Fund Dividend amount for 2024 was $1,702. (Parijs & Vanderborght, 2017; Alaska Department of Revenue, n.d.).

According to the Stanford Basic Income Lab, which tracks basic income pilots globally and in the United States, there are over 60 active pilots in America that fall under some version of basic income (Stanford Basic Income Lab, n.d.). Cities involved include Baltimore, Birmingham, Cambridge, Los Angeles County, Minneapolis, New Orleans, Oakland, and Paterson. The largest of these is the Eastern Band of Cherokee Indians Casino Revenue Fund, which has 15,414 participants and has been running since 1996. Another notable example is the Breathe: LA County's Guaranteed Income Program, running from June 2022 to July 2025 with

1,000 participants. However, most pilots have fewer than 1,000 participants, and their funding comes from public and private sources (Stanford Basic Income Lab, n.d.).

Andrew Yang suspended his presidential campaign in 2020, wherein he included a basic income policy as part of his platform. Following the suspension, Yang founded the nonprofit Humanity Forward Foundation to continue advocating for his policy ideas, such as basic income. In collaboration with The Spark of Hudson, he launched HudsonUP, a pilot program in Hudson, New York, that provides 128 residents with a guaranteed monthly income of $500 for five years (Hudson UP, n.d.; Stanford Basic Income Lab, n.d.).

Basic Income Pilots Implemented in Canada. The federal government of Canada launched MINCOME, a basic income pilot in Dauphin, Manitoba, from 1975 to 1978 (Calnitsky & Latner, 2017). MINCOME was a household-based negative income tax scheme that was open to all the residents of Dauphin, while a neighbouring rural town served as a control group. However, the provincial Progressive Conservative government prematurely terminated the project (Forget, 2011).

The Ontario Basic Income Pilot (OBIP) was announced by Liberal Premier Kathleen Wynne in April of 2017 as part of Ontario's Poverty Reduction Strategy. Budgeted to cost $150 million Canadian Dollars over three years, it was planned to end in 2020. (Ferdosi & McDowell, 2020). In June of 2016, prior to the official announcement, the Ontario government commissioned Hugh Segal to write an OBIP discussion paper that would help to guide the design, implementation, and evaluation of the pilot. The discussion paper was followed by public consultations where stakeholders offered feedback on the basic income pilot design. Stakeholder insights were then compiled into a report for further consideration by policymakers (Government of Ontario, n.d.-a; Segal, 2016). The OBIP stated that the pilot should generate evidence in the

areas of health outcomes of participants, life and career choices, education outcomes, work behaviour, impact on community, administrative savings, food security, perception of inclusion and citizenship, impact on mobility and housing arrangements, impact on recipients' relationship with other social programs like employment insurance and child benefits (Segal, 2016). However, the OBIP was cancelled prematurely by the incoming Conservative government in August 2018. The Social Services Minister of the Conservative government stated that the OBIP was "failing," "quite expensive," and "clearly not the answer for Ontario families" (Jeffords, 2018; Kassam, 2018, as cited in Ferdosi & McDowell, 2020).

The Basic Income Initiative brought together voices from multifaith networks and Indigenous communities. The Christian-Jewish Dialogue of Toronto, the University of St. Michael's College, and Massey College held a symposium on October 26, 2016, regarding basic income that included representation from the Muslim community. The purpose of the symposium was to understand the social implications of basic income through the lens of various faith groups and Indigenous perspectives. The symposium also included a wide range of people from different fields and professions (Iqra, n.d.). Notable Muslim organizations such as the Canadian Council of Muslim Women and Islamic Society of North America (ISNA) Canada were among the sponsors (Basic Income Symposium, 2016; Iqra, n.d.). In attendance were Abdul Hai Patel, representing the Canadian Council of Imams, Pervez Nasim from ISNA, and Muneeb Nasir, representing the Olive Tree Foundation, a Muslim-led charity organization.

The OBIP version of a basic income was "a negative income tax (NIT), or refundable tax credit" (Segal, 2016, p. 8). OBIP stated that its structure should have some key features like being "sustainable", "consistent" and "predictable" (p. 11). Individuals

between the ages of 18 and 64 with annual incomes under $34,000 if single and $48,000 if a couple were eligible. Approximately 4000 participants were part of the OBIP pilot, while another approximately 2000 formed a control group (Ferdosi, M., & McDowell, 2020). The OBIP used the framework recommended by former Senator Hugh Segal. The income amounts were set at 75% of Statistics Canada's Low-Income Measure. It was then supplemented by other existing tax credits to establish a baseline level of support capable of meeting essential living costs (Government of Ontario, 2017). Single participants received $1,415 monthly ($16,989 annually). This was an approximate 90% increase when compared to the existing social assistance by the Ontario Works program (Ferdosi, M., & McDowell, 2020). Couples received up to $2,002.25 per month ($24,027 annually). Individuals with disabilities had an additional $500 per month available for them, which would reflect an approximate 60% increase when compared to the existing social assistance provided by the ODSP (Government of Ontario, 2017). According to the Ontario government, this payment structure was designed to meet household costs and average health-related spending. (Government of Ontario, 2017). If individuals were receiving Employment Insurance and Canada Pension Plan benefits, their earnings were reduced dollar for dollar. For example, if an individual were receiving $400 from the Canada Pension Plan, then they would receive $1,015 monthly rather than $1,415. For individuals who were working while on the OBIP, there was a 50% earnings clawback applied to every dollar earned (Government of Ontario, 2017). For example, if an individual made $400 from employment, their earnings would be reduced to $1,215. The basic income reaches zero when their total income from employment is twice the basic income limit or approximately $33,796 (Office of the Parliamentary Budget Officer, 2018)

Although not a traditional basic income program, Forget (2020) argues that the Canada Emergency Response Benefit (CERB) functioned as a form of basic income in practice. CERB provided financial support to employed and self-employed Canadians affected by the COVID-19 pandemic. Those who were eligible would receive $2,000 for every four weeks (Forget, 2020).

On May 28th, 2025, the National Framework for a Guaranteed Livable Basic Income Act (Canada's Bill S-206) was introduced. Canada's Bill S-206 asks that the Minister of Finance design a national framework that guarantees a livable basic income for everyone aged 17 and older (Senate of Canada, 2025a). On June 4th, 2025, Bill S-206 completed second reading in the Senate (Senate of Canada, 2025b).

Empirical and Conceptual Impacts of Basic Income

There are both empirical and conceptual impacts of basic income. Below, I explore the empirical impacts of basic income in the Canadian context. As for the conceptual impacts, Yang et al. (2021) examined the basic income literature for the conceptual positive and negative aspects of basic income. I share some of these findings to provide a balanced overview of the arguments for and against basic income.

Empirical Impacts of Basic Income in Canada

There have been multiple studies conducted to research the impact of Canadian basic income pilots, MINCOME and OBIP. Canadian economist Evelyn L. Forget examined the effects of the MINCOME project and found a decline in hospitalizations, likely attributed to fewer alcohol-related accidents and improved mental health (Forget, 2018). Overall, Forget

(2018) concluded that the MINCOME project had a positive impact on the health of Dauphin's residents.

As for the OBIP, the potential to understand the long-term impacts was limited because researchers were unable to conduct a complete evaluation due to it being prematurely terminated in 2018. However, researchers working in community-led initiatives worked to preserve and analyze the available data. For example, in Hamilton-Brantford, findings from the research highlighted improvements to physical health, use of public health services, mental health, food security, housing stability, financial well-being, and social engagement (Ferdosi et al., 2023). Gokani et al. (2005) in Thunder Bay identified improved financial and food security, better mental and physical health, enhanced social mobility, increased humanization, and improved social inclusion as key positive impacts of OBIP. Swift et al. (2021) in Lindsay highlight personal narratives from recipients in order to illustrate how the OBIP improved financial stability, access to education, and strengthened a greater sense of community well-being.

Positive and Negative Conceptual Impacts of Basic Income

Positive Conceptual Impacts of Basic Income. Yang et al. (2021) identified that the literature argues for the positive social and economic impacts of basic income. Regarding the conceptual positive social impacts, basic income was viewed as improving the quality of life by providing financial security and better health outcomes. Basic income was considered to empower women by addressing traditional gender disparities in unpaid domestic labour, benefiting single-parent families, and reducing dependence on partners. It was also argued that it would have a positive impact on social justice from both liberal and conservative perspectives.

This is because basic income was seen as promoting individual freedom while at the same time addressing social exclusion and promoting fair distribution (Yang et al., 2021).

Yang et al. (2021) write that the conceptual positive economic impacts of basic income include mitigating risks in flexible labour markets, encouraging engagement in non-market activities, and promoting local economic development. Furthermore, it is argued that basic income could potentially empower workers and revitalize rural economies by fostering growth in small businesses (Yang et al., 2021).

Negative Conceptual Impacts of Basic Income. Yang et al. (2021) identified the negative conceptual social and economic impacts of basic income in the literature. There are three salient conceptual social concerns regarding basic income. First, critics of basic income argue it could unintentionally reinforce traditional gender roles by discouraging women's participation in the labour force. Critics feared that this would deepen existing inequalities. Second, there are concerns that basic income would undermine individual autonomy, as it is viewed as paternalistic. Finally, critics expressed concern that the policy may lead to people exploiting the system and free-riding.

Regarding the conceptual economic concerns, critics highlight two key concerns. First, they argue that job guarantee programs may be better suited to address issues of employment as opposed to basic income, which does not directly tackle the issue. Second, there are concerns that implementing a basic income would put a significant strain on existing welfare systems and potentially cause them to collapse because it could attract large-scale immigration. To address this risk, critics of basic income advocate that strict immigration policies should accompany any basic income policy (Yang et al., 2021).

Western Perspectives on Basic Income: Libertarian and Egalitarian

Basic income has been critiqued and justified using diverse ethical perspectives. In this section, I present the ethical grounds that have been used by two major schools of thought in the Western philosophical tradition in their critique or justification of basic income. Libertarianism and egalitarianism perspectives vary in their understanding of the role of the state, property rights, and social justice. Despite these differences, they both have offered ethical arguments for and against basic income.

I begin this section by examining libertarian arguments for and against a basic income. Both arguments for and against explore the concepts of personal freedom and limited state interference. I then share egalitarian arguments with a special focus on the ideas of Rawls and Dworkin, who emphasize fairness, equal opportunity, and justice for the most disadvantaged. I also outline some tensions these perspectives have with the concept of basic income. I contextualize them using the OBIP document by Segal (2016) when providing these justifications in order to demonstrate that libertarian and egalitarian arguments for basic income are reflected in the OBIP and thus are relevant to basic income in the Ontario context. Reviewing the Western perspectives on basic income provides the necessary foundation to serve as a point of comparison when examining Islamic approaches in the next section.

Libertarian Perspectives on Basic Income

Libertarianism advocates for minimal state intervention while at the same time prioritizing personal freedoms (McLean & McMillan, 2009). Prominent libertarians Friedrich Hayek and Robert Nozick did not explicitly write regarding basic income, and therefore, it could not be said that they reject basic income by name. However, it appears from Hayek and Nozick's

writings on limited state intervention and personal freedom that they would not be in favour of basic income. Hayek supported a *minimum income* which appears to include conditions that would disqualify if from a contemporary definition of a basic income (Rallo, 2019). Nozick's perspective of the limited role of the state is not expansive enough to include further taxes in order to help support those in need through redistribution (Sandel, 2009). Arguments for a basic income from libertarian-leaning scholars also stem from libertarian concepts of freedom and minimizing government overreach. Van Parijs (1997), Widerquist (2011), and Zwolinski (2015), Mack (2006), Fleischer and Hemel (2017) and Murray (2016) argue in favour of basic income to maximize freedom, protect property rights, and reduce state interference when deciding who is deserving and who isn't. According to Murray (2016), government intervention is seen as inherently intrusive and basic income is viewed as the least intrusive model for distribution. Friedman (2022) advocates for a negative income tax model to support those in need without compromising the incentive to work.

Libertarian Perspectives Critical of Basic Income. Friedrich Hayek is a prominent figure in libertarian thought. Rallo (2019) argues that he was not in favour of a basic income. Although Hayek did not directly write about a basic income, he did support a minimum income, which some advocates, according to Rallo (2019), claim is equivalent to a basic income. However, Rallo argues that the minimum income Hayek promoted would not meet the threshold for the contemporary definition of a basic income.

Rallo (2019) points out that the defining features of basic income are universality and unconditionality. Rallo shares that universality, according to advocates of basic income, means that every citizen or permanent resident should be entitled to the distribution, and therefore, it would not be means-tested. Unconditionality implies that there should not be any expectations of

work tied to the distribution. However, the minimum income Hayek supported did not meet these attributes of universality and unconditionality, and therefore, his support for basic income has been misrepresented (Rallo, 2019).

To support this claim, Rallo (2019) quotes Hayek, whose writings imply that he is not in favour of universality or unconditionality. As for universality, Hayek, in his book *The Constitution of Liberty*, adds means-testing as a condition for a minimum income. He states that the assurance of an equal minimum using public funds should be given "only on proof of need" (as cited in Rallo, 2019, p. 351). As for unconditionality, Hayek writes in the third volume of *Law, Legislation, and Liberty* that the minimum income was for those who are "unable to provide" for themselves (as cited in Rallo, 2019, p. 351). Moreover, Hayek suggests in *The Road to Serfdom* that those who receive the minimum income and are unable to find work should join the military (as cited in Rallo, 2019). The above quotes, according to Rallo (2019), establish that Hayek would not be in favour of a basic income.

Robert Nozick is another prominent figure of libertarianism. Although he doesn't directly speak to basic income, he promotes a minimal state. He believed that the role of the state is restricted to ensuring contracts are respected and the society is protected from stealing, cheating and violence (Sandel, 2009). Any other role the government may take on, like helping people through redistribution, would result in the state violating a person's rights not to be forced to do certain things. Therefore, according to Nozick, being forced to help other people constitutes state coercion and violates the concept of an individual being free to do whatever they wish with their wealth (Sandel, 2009).

Sandel (2009) writes that Nozick believed that economic inequality isn't in itself unjust because there is justice in the initial holdings and justice in the transfer. For example, many

people who attend a basketball game, in Nozick's example, do so voluntarily to see a player like Wilt Chamberlain. As a result, Wilt Chamberlain became rich. Nozick argues that the initial transfer, fans buying tickets, was just, and therefore the result of it, making Wilt Chamberlain richer than most of society, must also be just (Sandel, 2009). Nozick argues that any effort taken to correct this inequality by taxing Wilt Chamberlain for his earnings goes beyond the acceptable role the minimal state should take on and is akin to forced labour. According to Nozick, the state taxing Wilt Chamberlain for 30 percent of his earned income is the same as the state forcing him to work for free for 30 percent of his time (Sandel, 2009). While Nozick's views may seem against basic income, in the section that follows, Mack (2006) uses a Nozickian framework that focuses on protecting private property rights from unjustified infringement to support basic income.

Libertarian Perspectives in Support of Basic Income. Van Parijs (1997) advocates for what he calls "real libertarianism" and "real-freedom-for-all" (p. 1). One aspect of Van Parijs' (1997) understanding of freedom is the ability to make meaningful life choices like deciding where to work and whom to marry. He views economic constraints as impacting these life choices (Van Parijs & Vanderborght, 2017). Van Parijs (1997) is in favour of a basic income because it would remove the economic constraints and allow people to fully exercise their personal freedoms (Van Parijs, 1997; Van Parijs & Vanderborght, 2017).

Widerquist (2011) introduces the concept of freedom as "effective control self-ownership" (ECSO freedom) when advocating for basic income (p. 1). Widerquist's (2011) ECSO freedom gives special importance to an individual's power to accept or refuse cooperation with others. He critiques Van Parijs's (1997) "real freedom" because the ability to make meaningful life choices is too ambiguous to justify unconditional entitlement to a cash income.

Widerquist (2011) argues that the ECSO's view of freedom, which holds that people should be free from coercion, has the necessary moral justification to support unconditional access to resources, such as a basic income.

The OBIP document reflects Van Parijs's (1997) and Widerquist's (2011) libertarian arguments that emphasize personal freedom in life choices. This is evidenced in two ways. First, the pilot aims to enhance the autonomy of recipients by providing a stable income that reduces poverty and supports better decision-making related to life choices. For example, the OBIP document by Segal (2016) states that the pilot should generate key evidence regarding its impact on "life and career choices made over the duration of the pilot by participants, such as training, family formation, fertility decisions, living arrangements, parenting time, etc." (p. 7). Second, Segal (2016) explicitly describes the program's approach to poverty reduction as a "freedom of choice-embracing approach," which mirrors Van Parijs's (1997) and Widerquist's (2011) approach and justification for basic income (p. 62).

Zwolinski (2015) argues for a basic income using the Lockean proviso. The Lockean proviso addresses the private ownership of unowned natural resources. Lock argues that this can only be justified if it leaves "enough, and as good, in common for others" (as cited in Zwolinski, 2015, p. 519). Zwolinski argues that although there are many times when the private ownership of natural resources increases overall prosperity, it does at times leave people worse off. If it leaves people worse off, it would be a violation of the Lockean proviso. The Lockean proviso must be maintained if private ownership of natural resources is to be legitimate. To maintain the proviso, Zwolinski (2015) concludes that a tax-financed social safety net and a basic income are the most practical forms of this safety net. He states that "We should guarantee a basic income for everybody not because everybody deserves a check but because some people deserve it as a

matter of justice, and sorting out the deserving from the undeserving is an impossible and dangerous task" (p. 526).

While Zwolinski's (2015) argument stems from the Lockean proviso, Mack (2006) argues for a basic income using a Nozickian framework that focuses on protecting private property rights from unjustified infringement. Mack argues for the need for a basic safety net for those who are in dire need through no fault of their own and who might otherwise encroach on another person's property. The safety net serves a dual purpose. One, it ensures that property rights are preserved by protecting them from unwanted infringement. Two, it provides enough of a safety net to those in dire need so that they aren't forced to encroach on another's property. Fleischer and Hemel (2017) expand on Mack's argument. They write that the practical challenge of determining the foundation of Mack's argument, which was who is in dire need through no fault of their own, is that there is a risk of state overreach. They propose that a universal basic income could address these issues by providing a less intrusive and more equitable safety net. Fleischer and Hemel (2017) view the framework of a basic income as consistent with the libertarian principles of preserving property rights and individual autonomy.

The OBIP document reflects Zwolinski (2015), Mack (2006), and Fleischer and Hemel (2017) challenge of the legitimacy of state efforts to distinguish between the "deserving" and "undeserving" poor". The OBIP document discusses the shortcomings of current social programs in Ontario in deciding who is in need and who isn't. The document describes the current social programs as "intrusive" twice. It refers to them as "policing" four times. The intrusive nature of existing programs is one of the key reasons why the OBIP is shifting away from traditional welfare models and adopting a basic income. Segal (2016) states the following:

> The main purpose of a Basic Income Pilot must be to test replacing the broad policing, control, and monitoring now present in Ontario Works and the Ontario Disability Support Program, with a modestly more generous Basic Income, disbursed automatically to those living beneath a certain income threshold. (p.5)

Furthermore, one of the purposes of the OBIP was to see if basic income would reduce intrusiveness. Segal (2016) asks whether basic income policies can be a more efficient, “less intrusive”, and “less stigmatizing” method of giving income support to those living in poverty (p. 11). However, OBIP is means-tested and therefore, might not fall under the basic income that is understood by Zwolinski (2015), Mack (2006), and Fleischer and Hemel (2017). This is because it could be argued that by the OBIP being means-tested, it is deciding who is deserving and who is undeserving.

Murray (2016) understands any government intervention to be inherently problematic. If basic income replaces all other welfare programs, Murray will support it because it would be the least intrusive approach to distributing income support. Murray (2016) states that "the welfare state produces its own destruction" and advocates for restructuring welfare spending by consolidating various programs into a single cash payment (p. 3). Murray (2016) argues that the “libertarian solution is to prevent the government from redistributing money in the first place," and the solution, according to him, is a form of basic income where "we should take all that money and give it back to the American people in cash grants" (pp. 4–5).

The perspective of Murray (2016) in minimizing administrative costs and delivering cash directly to recipients with reduced bureaucracy resonates with elements of the OBIP document. Segal (2016) writes that OBIP could "direct administrative costs … by replacing the present

Ontario Works and ODSP with a simple, direct Basic Income program" (p. 43). Segal (2016) also critiques existing social assistance as "overly bureaucratic welfare programs" (p. 15). The OBIP also looked at studying how basic income interacts with other supports like “Employment Insurance” and “provincial and federal child benefits” (p. 8). Therefore, while the OBIP document aligns in some ways with Murray’s (2016) view of replacing welfare programs like Ontario Works and ODSP with basic income, it doesn’t advocate that basic income should only be in place if it replaces all other programs. Rather, the OBIP focuses on studying the impact of basic income on other social welfare programs.

Friedman (2022) introduced the negative income tax model as a targeted method for addressing poverty. The government offered cash payments to individuals who were below a certain threshold in order to get them closer to a minimum standard of living. The subsidy was adjusted to the level of someone’s income. A person without an income would get a fixed amount. Unlike other welfare programs, where one loses their benefits for working, in the negative income tax model, the benefits were only reduced and not taken away completely. According to Friedman (2022), this would incentivize work because a person would always be making more working than not working. Friedman (2022) stated that “an extra dollar earned always means more money available for expenditure” (pp. 191–193).

Friedman’s (2022) approach to basic income is relevant to the OBIP in two ways. First, OBIP was designed as a form of negative income tax. The OBIP explicitly states that the pilot should test “a negative income tax (NIT), or refundable tax credit” (Segal, 2016, p. 8). Second, consistent with Friedman’s (2022) emphasis on incentivizing work, the OBIP document highlights similar themes. It critiques Ontario's current welfare system for disincentivizing employment by penalizing work and savings. Segal (2016) states in the OBIP document, “This

vetting process discourages individuals, penalizes work and savings" (Segal, 2016, p. 15). The OBIP document emphasizes the importance of encouraging work six times. For example, Segal (2016) states that "The introduction of a Basic Income pilot for individuals currently receiving Ontario Works would provide additional incentives to join the workforce, by allowing them to keep a substantial part of their earned income in addition to their Basic Income" (p. 42). The OBIP applied a 50% earnings claw back for the very purpose of incentivizing work (Government of Ontario, 2017).

Egalitarian Perspectives on Basic Income

Egalitarianism is a doctrine that emphasizes the importance of respecting and advancing equality among individuals (Blackburn, 2016). It's often the guiding philosophy of efforts to redistribute wealth (Calhoun, 2002). Rawls and Dworkin are thought leaders in modern egalitarian philosophy who have written extensively on wealth redistribution and justice. In *A Theory of Justice,* Rawls contributed to the development of egalitarian approaches to justice and fairness in contemporary political philosophy (Wenar, 2021). Dworkin (1983), a student of Rawls, developed his own distinct philosophy on justice and advocated for state programs to address poverty.

The OBIP document reflects egalitarian concerns that resonate with aspects of Rawls' and Dworkin's emphasis on justice and equality. Segal (2016) explicitly states the harms of inequality, stating that a "Sustained or increasing inequality in any society is always unhelpful and corrosive" (p. 18).

According to Yang et al. (2021), unconditionality, which includes the absence of a work requirement, is the second most frequently cited attribute of basic income in the literature. Given

the prominent place of Rawls and Dworkin in egalitarian political theory, their critiques of providing state support to individuals who are able but unwilling to work carry significant weight. Moreover, since unconditionality is central to the very definition of basic income, this section examines how the egalitarian literature engages with the absence of a work condition in light of Rawls' and Dworkin's positions and the implications this engagement has on egalitarian support for basic income.

Rawls 's Critique of Basic Income and How Egalitarians Respond. Rawls (2005) critiques individuals who are able but unwilling to work, which would be possible under a basic income policy. This is famously illustrated by his "Malibu Surfer" scenario, wherein a person decides to surf all day in Malibu rather than participate in the labour market. Throughout this study, the "Malibu Surfer" will be referenced to describe a scenario where an individual is able but unwilling to work. The "Malibu Surfer" is best understood in the context of Rawls' Difference Principle, which views social and economic inequalities as justified only if they benefit the least advantaged members of society. The Difference Principle provides a framework for assessing whether inequalities are fair based on their impact on the most disadvantaged (Rawls, 1999). To assess varying levels of advantage, Rawls (1999) presents a list of primary goods, which refers to things that every rational person is presumed to prefer "more of rather than less" (p. 79). The list includes basic rights and liberties, freedom of movement and free choice of occupation within a background of diverse opportunities, powers and prerogatives of office and positions of responsibility in political and economic institutions, income and wealth and the social bases of self-respect. In a later work, Rawls adds that "those who are unwilling to work would have a standard working day of extra leisure, and this extra leisure itself would be stipulated as equivalent to the index of primary goods of the least advantaged" (Rawls, 1988, p.

257). Since leisure is classified as a primary good, individuals like the “Malibu Surfer,” who possess ample leisure time, are not considered among the least advantaged. Therefore, Rawls argues that the Difference Principle, which justifies support for the least advantaged, does not apply to those who voluntarily abstain from contributing economically. He writes that “So those who surf all day off Malibu must find a way to support themselves and would not be entitled to public funds” (Rawls, 1988, p. 257, footnote 7).

Despite Rawls' writings on those who voluntarily abstain from work should not have access to public funds, many scholars have argued that basic income would be supported from a Rawlsian framework (Birnbaum, 2010; Fakuma, 2017; Parijs & Vanderborght, 2017). To highlight how some scholars defend basic income through a Rawlsian lens, I focus on one of Fakuma's (2017) arguments in support of Rawls’ potential endorsement of basic income. Fakuma, whose work won the Basic Income Studies Prize in 2016, emphasizes the importance of self-respect as a primary good in Rawls' philosophy. Fakuma argues that self-respect does not solely derive from earning wages, as evidenced by Rawls himself critiquing societies that are overly focused on wage labour. Fakuma argues that Ralws aims to transcend this model and therefore, advocates for work that is fulfilling and a life that is valuable. Fakuma (2017) concludes that implementing a basic income would enhance workers' ability to negotiate labour conditions, shift societal perceptions of work, and improve leisure time. From a Rawlsian perspective, the correlation between meaningful work, a valuable life, and self-respect strongly supports the justification of basic income (Fakuma, 2017).

Fakuma’s (2017) discussion of Rawls' emphasis on work being fulfilling and individuals having a right to live a life of value is echoed in the OBIP document. Segal (2016) argues that all

citizens of Ontario deserve a valuable life and time for family and relationships when discussing the challenges faced by those living in poverty. Segal (2016) states the following:

> People living in monetary poverty often also experience time poverty. They are in a daily race to meet the most basic and modest of survival needs, with far fewer resources than are required. This harms families, children, and relationships. Properly executed, a Basic Income could make a serious difference on all these fronts. (p. 21)

Dworkin's Critique of Basic Income and How Egalitarians Respond. Dworkin (1983) divides luck into two types: brute luck and option luck. Brute luck refers to factors that aren't in a person's control, like natural talents or circumstances of birth, while option luck refers to the outcomes that are a result of deliberate choices a person makes that are within their control. Dworkin (1983) argues that inequalities resulting from brute luck are legitimate and those that are a result of option luck are not. To address these disparities, Dworkin (1983) argues that market allocations should be corrected to reflect the share of resources individuals would have received if not for differences in initial advantage, inherent capacity, and brute luck.

Accordingly, Dworkin (1983) supports distributive programs that are aimed at assisting individuals who may be disadvantaged by brute luck. However, Dworkin (2000) takes a firm stance against those who are able but unwilling to work. Moreover, Dworkin believes that Rawls was lenient toward individuals who choose leisure over contributing economically. Dworkin (2000) refers to Rawls' "Malibu Surfer" as "scroungers" (p. 328). He writes the following:

> It is not just contingently wrong to reward those who choose not to work with money in taxes from those who do work — it is not just wrong, that is, when we have reason to

> think that doing so will have some undesired social consequence. The policy is inherently wrong because it is unfair (p. 329).

Dworkin (2000) further establishes this position by stating that "any affordable policy would stipulate that the beneficiary attempt to mitigate his position by seeking employment" (p. 335).

Commenting on Dworkin's position, Parijs and Vanderborght (2017) argue that Dworkin would still support a basic income despite his critique of those able but unwilling to work receiving funds from public funds. They highlight two key reasons. First, Dworkin (1983) adopts a more pragmatic stance when translating his conception of justice into policy. Dworkin (1983) acknowledges the following:

> Perhaps a more general form of transfer, like a negative income tax, would prove on balance more efficient and fairer, in spite of the difficulties in such schemes. And, of course, whatever devices are chosen for bringing distribution closer to equality of resources, some aid undoubtedly goes to those who have avoided rather than sought jobs. This is to be regretted, because it offends one of the two principles that together make up equality of resources. But we come closer to that ideal by tolerating this inequity than by denying aid to the far greater number who would work if they could. If equality of resources were our only goal, therefore, we could hardly justify the present retreat from redistributive welfare programs (para. 11).

Thus, Parijs and Vanderborght (2017) write that Dworkin takes a softer approach to policy than his theoretical principles because he tolerates some inequities while prioritizing equality of resources. Dworkin would prefer that aid be distributed to those who need it, even if that means some of those who may receive it are able to work but choose not to.

The second reason Parijs and Vanderborght (2017) believe Dworkin would support a basic income is that he introduced child poverty as part of his insurance scheme behind a veil of ignorance. The veil of ignorance is a thought experiment introduced by Rawls and later used by Dworkin. Individuals are behind a veil of ignorance, meaning they are unaware of their social status, talents, or wealth. However, they are asked to make decisions about the principles of justice. Dworkin's insurance scheme is proposed in the context of the veil of ignorance and aims to mitigate the impact of brute luck by redistributing resources to provide insurance against circumstances beyond individuals' control. Dworkin (2000) asks in the context of the veil of ignorance, “How much insurance would children buy, and on what terms against being born to indigent and unemployed parents?” (p. 339). Parijs and Vanderborght (2017) respond by stating that keeping children out of poverty can only be achieved in one of two ways. First, the children can be separated from their parents or second, by making sure parents are not in poverty, regardless of whether they are able but unwilling to work or have "avoided rather than sought jobs" (p. 115). Therefore, according to Parijs and Vanderborght (2017), Dworkin's conditions of work for receiving aid from public funds are inconsistent with his affirmation of insuring against child poverty.

How Other Egalitarians Engage with Reciprocity and Basic Income. While Rawls and Dworkin incorporate the idea of reciprocity into their broader theories of justice, they stop short of framing it as a direct obligation to work in exchange for public support. However, the egalitarian Stuart White argues that the unconditional element of basic income is difficult to reconcile with the concept of reciprocity (White, 2006; White, 2003b). White (2003a, 2003b) believes it is difficult to reconcile because it allows individuals to live in ways that conflict with the expectation to contribute. White (2003a, 2003b) referred to this expectation as a “principle of

reciprocity," which entails that those who benefit from collective resources are morally obliged to give back to society in some meaningful way. Therefore, White (2006) joins Rawls and Dworkin as egalitarians who argue in principle that there is a tension between individuals who reap the economic benefits of social cooperation and choose not to make economic contributions.

In response to this tension, some egalitarians take the inherited assets approach to justify Rawls's "Malibu Surfer" lifestyle. They argue that the "Malibu Surfer" is not living off the labour of others but merely enjoying his share of socially inherited assets. Cole (1947), one of the first advocates for basic income in the United Kingdom, referred to this as "social heritage" or "common heritage" and wrote the following:

> Current productive power is, in effect, a joint result of current effort and of the social heritage of inventiveness and skill incorporated in the stage of advancement and education reached in the arts of production; and it has always appeared to me only right that all the citizens should share in the yield of this common heritage… (p. 144)

Similarly, Herbert A. Simon, in an essay included in Parijs, Cohen, and Rogers' (2001) edited volume *What's Wrong with a Free Lunch*, describes inherited assets as "stored knowledge" (p. 35). Simon argues that disparities in wealth between first-world and third-world countries are not because the population of first-world countries has more motivation or a higher work ethic. Rather, the disparities in wealth are a result of the unequal inheritance of accumulated resources and opportunities. Similarly, the gap between the rich and poor in a single country can be attributed to the different circumstances of birth rather than individual effort or ambition (Parijs, Cohen, & Rogers, 2001). This perspective aligns with Van Parijs & Vanderborght's (2017) understanding that the economy functions as a "gift-distribution machine" which enables unequal access to our common inheritance. Jobs and market

opportunities are considered “unequal gifts” that require fair distribution. Van Parijs and Vanderborght (2017) state the following:

> Taxes that fund a basic income are not levies on what was created out of nothing by today's producers, but rather fees to be paid by these producers for the privilege of using for their benefit what we have collectively received (p. 107).

Collectively, the arguments put forward by Cole (1947), Simon (2001), and Van Parijs and Vanderborght (2017) that frame basic income as a just and corrective redistribution of societal assets challenge the “reciprocity principle” of White (2003a, 2003b, 2006). It also indirectly challenges Rawls and Dworkin’s perspective that those who choose not to work should not have access to public funds.

Islamic Perspectives on Basic Income

Basic income is not explicitly mentioned in any of the classical texts of Islam. Here, I refer to the definition of basic income by BIEN and the research shared earlier by Yang et al. (2021). However, many of the objectives of basic income, like ensuring people's basic needs are met, promoting social justice, and respecting the dignity of individuals, are core values of the Islamic tradition. In this section, I begin with a broader discussion before gradually narrowing the focus to basic income. The widest part of the discussion starts by sharing the Islamic legal framework. This includes its two primary sources, the Qur’an and *sunnah* (prophetic tradition), and *qiyaas*, the interpretive tools scholars use when there are no explicit texts. This context helps clarify how Islamic legal reasoning can apply to basic income. I then explore the limited literature that examines basic income from an Islamic viewpoint. From there, the focus narrows to the broader Islamic discourse on distributive justice. The discussion is then further focused to

examine the concept of what needs should be met, who is responsible for meeting them, and how. A look at the non-material aspects of well-being, like dignity, empowerment, and freedom, follows this. Finally, I focus on the model of basic income itself. I explore the potential conflict between Islamic emphasis on personal responsibility and the unconditional nature of basic income. I raise questions about work, dependency, and state support that remain unanswered in the current Islamic literature on the topic.

This overview is necessary to provide a brief understanding of how Islamic legal and ethical frameworks relate to the concept of basic income. Participants in this research likely draw on these frameworks when sharing their views. Moreover, participants express their views assuming the listener or reader is familiar with the Islamic legal and ethical framework. Sharing this overview provides the necessary context needed to understand and place the findings of this research in perspective.

Explicit Sources and Interpretive Tools in Islamic Law

The two primary sources from which the Islamic tradition is derived are the Qur'an and *sunnah* (Ramadan, 2006; Ramadan & Reed, 2017). The Qur'an is the holy book of Islam. The *sunnah* is the tradition of the Prophet Muhammad, which is derived from the hadith. The hadith includes the sayings and actions of the Prophet Muhammad (Brown, 2009). There are certain matters in Islam that scholars argue are absolute truths. At the same time, there are other matters that are open to interpretation by qualified scholars (Ramadan & Reed, 2017). For example, the oneness of God is a belief in Islam wherein there is no difference of opinion, and it is considered an absolute truth (Ramadan & Reed, 2017). On the other hand, other beliefs or understandings of Islam are open to interpretation due to the ambiguity of the text, apparently conflicting texts, or the authenticity of the hadith (Ramadan & Reed, 2017).

Where there are no explicit texts in the Qur'an and hadith, Islamic scholars apply *qiyaas*. *Qiyaas* is the process of extending the ruling from an original case to a new case not directly addressed by Islamic law due to a shared underlying cause between the two cases (Kamali, 2003; Ramadan & Reed, 2017). *Qiyaas* falls under the broader category of *ijtihaad*, which refers to the process by which a jurist applies their full intellectual effort to derive probable legal rulings from the detailed evidence found in Islamic sources. *Ijtihaad* is a broader term that includes not only *qiyaas* but also other methods such as juristic preference and considerations of *maslaha* (public interest) (Kamali, 2003).

The Absence and Emergence of Basic Income in Islamic Discourse

There are no explicit references to basic income within foundational Islamic sources like Qur'an, hadith and classical Islamic legal texts. Muslim jurists did not discuss a model of basic income that would universally provide cash to all citizens in a way that would meet all basic needs and, by doing so, eliminate the need for employment (Bullock & Al-Shami, 2019). Islamic jurists, instead, focused more on alleviating poverty, which, according to Bullock and Al-Shami (2019), aligns more closely with targeted support models, such as the "Negative Income Tax proposed in the Ontario government pilot" (p. 32).

Bullock and Al-Shami (2019) write that "an extensive literature review has not turned up any discussions of Muslim perspectives on Basic Income" (p. 30). Bullock and Al-Shami's (2019) research remains one of the few articles that explicitly addresses basic income in detail from an Islamic standpoint. Articles that also discuss basic income include Bullock (2020), who examines basic income and Islam's approach to charity in a short essay, and Hasan (2020), who explores the concept of universal basic income for all citizens. Siddiqui (1988) discusses cash transfers and the

Islamic obligation to guarantee a minimum standard of living. Additionally, Fadel (2020) has written a short essay that examines the compatibility of universal basic income with Islamic values.

Before I explore these articles more in depth, it is important to note that these articles are part of a much larger literature that explores overarching Islamic themes such as distributive justice and the fulfillment of basic needs. As these themes dominate the existing literature, I provide an overview to provide context and clarify the current state of the literature outside of basic income specifically. This also establishes where the concept of basic income in Islamic thought might emerge.

Distributive Justice in Islam as the Starting Point for Engaging with Basic Income

To illustrate how the broader literature discusses economic justice in Islam, I share keywords that can be found in the titles of relevant works. These articles reflect the discourse around distribution, needs, and equity in the literature. Examples include terms such as *fundamental needs* (Charpa, 2007), *public finance* (Ahmad, 1989), *distributive justice* (Iqbal, 1988; Rahim, 2013), *distributive scheme* (Islahi, 1992), *economic doctrine* (Wilson, 2011), *market justice* (Kahf, 2002), *private ownership* (Amir, 2007), *poverty alleviation* (Akhtar, 2000), *basic needs fulfilment* (Hasan, 1997), and *reducing poverty and income inequalities* (Bashir, 2018).

Within the Islamic literature, I identified five works that mention basic income or cash transfers. Siddiqui's (1988) work, *The Guarantee of a Minimum Level of Living in an Islamic State*, includes a section on cash transfers for those in need. In addition, I identified four articles that explicitly reference basic income in their titles: *Islamic Perspectives on Basic Income* (Bullock & Al-Shami, 2019), *Islam and universal basic income* (Fadel, 2020). *Elevating Human*

Development in Muslim Countries: Need Fulfillment versus Basic Income Provision (Hasan, 2007). A fourth article, titled *"Basic Income and Islamic Almsgiving: Analogous Poverty Alleviation Tools"* by Bullock (2020), is an abridged version of Bullock and Al-Shami (2019).

The literature on distributive justice in Islam highlights principles rooted in Qur'anic values and the teachings of the Prophet Muhammad. Chapra (2007) emphasizes that redistribution is an essential aspect of Islam's objectives. Redistribution is based on the principles of *khalifa* (stewardship), *adl* (justice), and *amaanah* (trust). Iqbal (1988) discusses how the Islamic tradition aims to fulfill people's basic needs and curb extreme inequalities in wealth and income. Rahim's (2013) review of Islamic economic literature highlights several scholars who discuss the ethical dimensions of wealth and ownership within the Islamic context. Rahim cites Amir (2007), who writes that private ownership is respected and carries a strong sense of social responsibility. Therefore, wealth is seen as a means for collective benefit rather than personal accumulation. Rahim cites Kahf (2002), who views the Islamic approach to economics as advocating for redistribution through voluntary charity and state intervention. Rahim references Wilson (2011), who writes that Islamic economics has a balanced system. It integrates and promotes multiple forms of ownership coupled with moral and ethical principles in order to ensure that wealth is distributed in a fair way. Bashir (2013) explores the Islamic principle that wealth ultimately belongs to Allah. According to Bashir (2013), those with wealth are only trustees of their wealth and therefore have a moral obligation to assist the poor.

Rahim (2013) synthesizes Islahi's (1992) examination of Islam's framework for distributive justice, which includes both personal and institutional mechanisms. Islahi categorizes these mechanisms into mandatory, auxiliary, and protective measures. Mandatory measures include *zakat*, which is a compulsory almsgiving model wherein the recipients are the poor and

other eligible groups. Mandatory measures also include *ushu*r (land and trade tax), inheritance laws that require predetermined fair distribution of wealth, and *kaffarat*. *Kaffarat* refers to charitable penalties that ask individuals to feed people in need or give to charity in order to expiate for specific religious violations or offences. Additionally, *ghaneema* and *fai* are forms of wealth in classical Islam that are acquired through combat or without it.

Ghaneema are the spoils of war acquired through armed conflict and were recognized as a formal state model of redistribution in early Islam. One-fifth of the *ghaneema* was allocated to the needy, orphans, and wayfarers. The remaining four-fifths were usually allocated for those who participated in battle (Sharif & Abdullah, 2021). *Fai* refers to wealth acquired without direct combat, like surrender or treaties. *Fai* was entirely at the discretion of the state with respect to allocation in terms of amounts. However, it was often distributed in the public interest, keeping in mind the poor and vulnerable (Al-Momani, 2025; Esposito, 2003).

Auxiliary measures include *al-sadaqat al-nafilah* (voluntary charity and referenced in this paper as *sadaqah*), *al-qard* (interest-free loans), and *waqf* (public endowments). The protective measures include the prohibition of *riba* (interest) and restrictions on hoarding and monopolies. The purpose of these protective measures is to prevent practices that harm equitable wealth distribution (Islahi, 1992).

Material Aspects of Need Fulfillment in Islam and Basic Income

Within the literature on distributive justice stems the concept of need fulfillment. Hasan (1997) notes that Islam prioritizes meeting the basic needs of all individuals before addressing wants, which are considered less essential. Since Islam does not contain an explicit model of basic income, the concept of need fulfillment becomes the closest relevant framework. Siddiqui

(1988), as shared earlier, has one of the earliest works on cash income transfers and the guarantee of a minimum standard of living. He frames his discussion on cash transfers through the lens of need fulfillment. Therefore, to frame basic income appropriately, I review the questions outlined by Siddiqui (1988) when discussing need fulfillment and summarize his key points. At the same time, I reference other works that provide valuable perspectives on these questions. By engaging with these foundational questions, which form the basis of the literature on basic income in Islam, this section provides the context for understanding the affinities and tensions within the concept of basic income. It should be noted that I have reworded some of the questions posed by Siddiqui for clarity and readability. The questions posed by Siddiqui are as follows:

1. Who can be a recipient of the guarantee of need fulfillment?
2. What is the basis of the guarantee of need fulfillment in Islamic law?
3. What specific needs does Islam guarantee to be fulfilled?
4. Who is responsible for fulfilling these needs in Islam?
5. What are the ways and means of fulfilling these needs?

Who can be a recipient of the guarantee of need fulfillment? Siddiqui (1988) shares that the guarantee of need fulfillment applies to everyone based solely on need, regardless of background or religion. Both those who are permanently disadvantaged (e.g., the disabled, elderly, or very young) and those temporarily in need (e.g., the unemployed or low-income individuals) can be recipients of Islam's guarantee of fulfillment (Siddiqui, 1988).

What is the basis of the guarantee of need fulfillment in Islamic law? Siddiqui (1988) categorizes the Islamic basis for need fulfillment in line with the classical method of deriving

law. He begins with evidence from the Qur'an and hadith, followed by precedent in early Islamic governance through the actions of the caliphs, and then the opinions of Islamic jurists.

Life is a Test. Siddiqui (1988) states that the Qur'an frames life as a test of conduct, with Surah Al-Mulk (67:1-2) indicating that life and death are created to assess the best in conduct (p. 253). He argues that for this test to be meaningful, the basic needs of people must first be met. It is only when people's needs are met that individuals can truly have the freedom to make choices in relation to the test of life.

Humans as Vicegerents. Siddiqui (1988) explains that the Qur'an and hadith indicate that humans are vicegerents of God on earth. He cites the hadith wherein the Prophet Muhammad is reported to have said that "The world is green and sweet, and Allah would put it under your charge and see how you behave" (p. 253). The vicegerents of God on earth have a divine responsibility to ensure that humans' basic needs are fulfilled (Siddiqui, 1988).

Provisions for All. Siddiqui (1988) writes that the Qur'an's emphasizes that God has provided sufficient resources to meet humanity's needs, as stated in Al-A'raf (7:10) (p. 254). Siddiqui interprets this as a socially obligatory duty *(fard kifayah)* to ensure that humans who are unable to sustain themselves have their basic needs fulfilled.

A State of Deprivation is Undesirable. Siddiqui (1988) references a prayer wherein the Prophet Muhammad prayed for protection from "poverty, scarcity, and ignominy" (p. 254). Siddiqui (1988) interprets this as poverty and deprivation are undesirable conditions that must be addressed (p.254).

Brotherhood and Sisterhood. Siddiqui (1988) references the Qur'anic verses that emphasize Islam's focus on brotherhood and sisterhood. He cites Al-Ma'idah (5:2), which calls for mutual support in righteousness, and At-Tawbah (9:71), which stresses that believers, both

men and women, are protectors of one another. These teachings establish the collective responsibility to care for those who are in need (pp. 254-255).

Being in a State of Poverty Entitles One to Social Support. Siddiqui (1988) references the Qur'anic verse from Al-Ma'arij (70:24-25), which is "And in whose wealth there is a right acknowledged for the beggar and the destitute." He interprets this as the connection between faith and social support. He also cites a hadith that emphasizes the importance of basic entitlements. The Prophet Muhammad is reported to have said, "A locality in which one has to starve a night is deprived of Allah's protection" (p. 255).

Rulers Bear Responsibility. Siddiqui (1988) emphasizes that rulers bear the responsibility of ensuring the fulfillment of basic needs, referencing the Prophet Muhammad's teaching that a person who is put in charge of the affairs of the public and then "turns his back on their needs, necessities, and poverty, Allah will turn His back on his needs, necessities, and poverty" (p. 257).

The concept of humans as vicegerents on earth referenced by Siddiqui (1988) is seen by Chapra (2007) as the root principle. Chapra (2007) sees all other principles like dignity, honour, brotherhood, social equality, and the concept that all resources are a trust from God stemming from the concept that humans are the vicegerents of God on earth.

Siddiqui (1988) references the practices of the caliphs in order to emphasize the role of rulers in fulfilling basic needs. For example, he writes that Caliph Umar's awareness of fulfilling basic needs is reflected in the reports where he is quoted as saying, "I am keen to fulfill a need whenever I see one, as long as we are collectively capable of doing so." Caliph Umar even extended this responsibility to animals as reflected in his statement when he said, "If a camel

dies unattended on the bank of the Euphrates, I am afraid Allah would make me accountable for it" (p. 257).

Siddiqui (1988) and Chapra (2007) reference classical Islamic works to prove that their interpretations of the Qur'an, hadith, and the practices of the early caliphs are consistent with classical Islamic jurists. Siddiqui and Chapra (2007) write that Nawawi affirmed that need fulfillment is a socially obligatory duty (*farḍ kifayah*). Siddiqui ties need fulfillment with Al-Ghazali's understanding of the objectives of Islamic law, which are protecting life, religion, intellect, lineage, and property. Al-Ghazali argues that religion can only be preserved through knowledge and prayer, both of which require basic needs like health and housing. Chapra (2007) reference Al-Shatibi and Sarakhsi, who also argue that material needs are essential for fulfilling devotional obligations.

Siddiqui (1988) explores what the needs are that Islam provides. He argues that food, clothing, shelter, and water are essential needs that have been "mentioned by every scholar who wrote on the topic" (p. 261). Bullock and Al-Shami (2019) further establish this point by citing a hadith wherein the Prophet Muhammad is reported to have said that "There is no right for the son of Adam except in these [four] things: a house, a cloth, bread, and water." Siddiqui (1988) expands the list cited in the hadith by coupling the provision of essential needs for survival with dignity and efficiency. He also includes medical care in his list and cites Al-Ramli's as evidence. Al-Ramli states that essential needs are "clothing for winter and summer, doctor's fees, and the cost of medicine are included in necessary expenses" (p. 262). Siddiqui includes education in his list of basic needs, referencing the Prophet Muhammad's efforts to teach reading and writing. Assistance for the disabled is included by Siddiqui, and he references the Prophet Muhammad's care for the blind. Siddiqui also includes transportation and marriage. Siddiqui references Caliph

Umar's provision for people in need in Madinah and financial support for getting married as evidence. Additionally, he mentions trade tools and recreation as necessary for a dignified life. Chapra (2007) aligns with Siddiqui's list of needs. However, he categorizes needs into four groups: essential needs (food, water, housing, healthcare, etc.), education (moral and material), employment, and marriage.

Bullock and Al-Shami (2019) link basic income to al-Shatibi's hierarchical classification of needs. The hierarchical classification of needs according to al-Shatibi is necessities (*al-ḍarooriyaat*), needs (*al-ḥaajiyaat*), and niceties (*al-takmiliyaat*). It is important to highlight that, when discussing the needs an Islamic society is expected to fulfill, Bullock and Al-Shami (2019) argue that the needs identified by classical scholars primarily fall under the categories of necessities (*al-ḍarooriyaat*) and, to some extent, needs (*al-ḥaajiyaat*). They argue that basic income would fall within the category of necessities.

Hasan's (2020) research compares basic income and needs fulfillment. However, Hasan uses the definition of basic income, which assumes that all citizens would receive a cash transfer. He critiques basic income for having an arbitrary amount. This is different from the Islamic approach, which is a need-based framework that addresses specific poverty gaps like the *nisab* level in *zakat*. The *nisab* level is a financial savings threshold that distinguishes those who pay *zakat* from those who receive it. Hasan argues that this approach is more accurate in deciding the poverty line in modern contexts and proposes the Basic Needs Gap Index (BNGI). The BNGI attempts to address poverty according to the contextual needs of people rather than a fixed universal amount.

Fadel (2020) writes that *zakat* and Islamic principles of distributive justice focus on helping the most disadvantaged in society and reducing poverty. Unlike welfare programs that often come with conditions, he explains that Islamic law conditions assistance purely on a person's genuine need. Fadel shares that the Maliki school of law's approach includes anyone without sufficient property or savings to sustain themselves for a year. He writes that "This means poverty is not defined solely as a function of income but includes savings: Anyone whose savings are not sufficient to last him or her a year was eligible to receive public assistance" (para. 4). He further highlights that basic income could serve as an income insurance and states that "conception of *zakat*" could be "transformed into a template for UBI"(Fadel, 2020, para. 5).

Siddiqui (1988) argues that the extent of need fulfillment depends on survival requirements and a society's economic conditions. In poorer countries, the focus should be on basic survival, while wealthier nations should aim to raise the living standards of the needy closer to the social average. He stresses that these standards should be determined through consultation (*shura*) and implemented regardless of a society's wealth.

Who is responsible for fulfilling these needs in Islam? Both Siddiqui (1988) and Chapra (2007) agree on the hierarchy of responsibilities in Islam. However, Siddiqui places greater emphasis on the state's role than Chapra. They both agree that the first source of need fulfillment is the individual. Chapra (2007) defines this as a personal obligation. If individuals cannot meet their needs, the responsibility then shifts to family, relatives, friends, neighbours, and then charitable organizations. If these are insufficient, the next step involves Islamic redistribution models like *zakat*, *sadaqah* and *awqaaf* (public endowments and plural of *waqf).* If these still fall short of meeting needs, the final responsibility then lies with the state to ensure needs are fulfilled. Siddiqui (1988) references scholars who support this view, including Ibn

Hazm, Shatibi, Ghazali, Izuddin Ibn Abdus Salam, Mawardi, Abu Ya'la, al-Baji, Sarakhsi, Qurtubi, and Jassas.

What are the ways and means of fulfilling these needs? Siddiqui (1988) discusses various means and methods for meeting the needs of people. It is in this section that he discusses direct income transfers as one of the key methods to ensure fulfillment of needs. Siddiqui writes that *zakat* is a well-established Islamic policy for transferring income to the poor. According to Siddiqui, the market interference is minimal, and it can fulfill people's basic needs. It would be funded through *zakat* on wealth above the *nisab*, the financial savings threshold of *zakat*. This approach would redirect resources from luxuries to necessities. Siddiqui argues for additional taxes if *zakat* is not sufficient on capital gains in order to support vulnerable groups like the elderly, the disabled, widows, children, and those with insufficient income.

Bullock and Al-Shami (2019) provide examples of how the early caliphs in Islam fulfilled people's needs. Caliph Umar distributed wealth from the public treasury every year, and Caliph Ali distributed it weekly. Bullock and Al-Shami (2019) see this example of redistribution carried out by caliphs aligning with the modern concept of basic income. Bullock and Al-Shami (2019) write that "These practices sound very much like early examples of a Basic Income (p. 47). Bullock and Al-Shami (2019) agree with Siddiqui (1988) in that, in a modern Islamic state, a basic income would involve direct income transfers and be supported by *zakat*. Bullock and Al-Shami's (2019) view natural resources and endowments as supplementary means of funding for basic income.

Non-Material Aspects of Need Fulfillment in Islam

In addition to material needs, scholars in Islam have discussed non-material needs like dignity, freedom, and social empowerment as essential aspects of an individual's well-being. Siddiqui (1988) argues that freedom is a fundamental element of a Muslim's existence. He states that life can only be a meaningful test if, when individuals are making decisions, they have the basic means to make a genuine choice. Coupled with this, the state should maintain the dignity of those in need. Chapra (2007) argues that it is the collective responsibility and a socially obligatory duty (*fard kifayah*) upon the Muslim community (*ummah*) to assist those in need without any stigma attached to the recipient.

Islam and Basic Income: Points of Tension and Gaps in the Literature

This section examines a point of tension between Islam and the concept of basic income. The balance between the responsibility of the individual and the responsibility of the state gives rise to this tension. Both Chapra (2007) and Siddiqui (1988) agree that while the state bears ultimate responsibility for need fulfillment, the individual holds the initial obligation. Chapra, for instance, argues that Islamic texts in the Qur'an and hadith discuss lawful earning because the opposite, begging, undermines dignity and self-respect. Islam discourages long-term dependency by frequently censuring begging and praising self-sufficiency (Nawmy & Mannan, 2016). Islam's emphasis on self-reliance creates a tension when applied to policy scenarios like basic income because, in a basic income model, individuals may continuously receive support without any requirement to work.

Chapra (2007) argues that long-term dependency on "handouts" should be avoided. Instead, Chapra advocates for empowering initiatives like skills training and micro-enterprises

(p. 8). Siddiqui (1988) states that capable individuals may later be required to work after their basic needs have been met unconditionally. Siddiqui acknowledges concerns that cash transfers may discourage work or be misused. However, his opinion is that these fears are overstated because the support typically falls short of covering all needs. Therefore, there continues to be an incentive to earn additional income. Fadel (2020) considers concerns about basic income discouraging work to be "doubtful," viewing it instead as income insurance that enables individuals to improve their circumstances and avoid exploitative employment. This, he argues, allows people to choose work that upholds their dignity (para. 5).

The gap in the literature exists in the lack of clarity on the Islamic stance toward long-term dependency or the "Malibu Surfer" scenario. The absence of a work requirement in basic income models, like the OBIP, could potentially allow people to choose a lifestyle where they opt not to work. It is the absence of work as a requirement that could lead to long-term dependency or a "Malibu Surfer" scenario that could influence whether such programs gain support among Islamic scholars. Siddiqui (1988) argues that basic income amounts are typically not enough to discourage work and believes that work could become a condition for continued support. Chapra (2007) warns against long-term reliance on cash transfers by suggesting that the state offer empowerment initiatives like skills training and micro-enterprises. Siddiqui and Chapra offer conditions that would be in tension with the unconditional attribute of a basic income definition. Fadel (2020) assumes that the amount from a basic income would not be enough for individuals not to work and considers the assumption that a basic income would discourage work as doubtful. Bullock and Al-Shami (2019) acknowledge the Islamic emphasis on work but conclude their discussion by linking basic income to *zakat*. They argue that Muslims do not traditionally associate charity with work requirements. Bullock and Al-Shami (2019) do

not address Islam's approach to basic income if implemented as a government policy outside the framework of *zakat*, like the OBIP. Moreover, they do not explore how Islam should address the scenario where individuals who can work but choose a lifestyle of long-term dependency. Until this gap in the literature is explored, it remains unclear whether Islamic principles would support an unconditional basic income and if the affinities it shares with basic income outweigh the tensions. Therefore, this thesis aims to address this gap through two research questions:

(1) How do Islamic scholars in Ontario navigate the affinities and tensions between Islam and basic income?
(2) How do their perspectives shape their support for or opposition to basic income policies within the Ontario context?

Methodology

In this section, I describe how I conducted this qualitative study. I share the process of selecting and recruiting participants and how the data was collected and analyzed. I end this chapter by sharing my social location as a researcher and how it relates to this study.

Participant Inclusion Criteria

The research participants in this study are *Imams* (Islamic scholars or appointed prayer leaders at a mosque) residing in Ontario and are considered key informants. *Imams* in this study are referred to as imams or Islamic scholars. To qualify as an Islamic scholar for this study, participants must have studied Islam and hold a degree from either a traditional Islamic seminary or a Western university. To be considered as a participant, the Islamic scholar or imam must be actively involved in the Muslim community in Ontario. The roles considered to fulfill this

condition included being a community worker, teacher, counsellor, or leading the prayers. These criteria were established to ensure that participants possess both the necessary academic credentials and a level of engagement with the Muslim community. Some level of personal connection was seen as required for this study because the scholars were expected to not only consider the theoretical aspects of the intersection between basic income and Islam when sharing their perspectives, but also consider the impact it may have on the communities that they serve, which would be directly impacted by basic income in Ontario.

Participant Recruitment

Participants were recruited using purposive sampling because the inclusion criterion required the participants to be Islamic scholars (Palinkas et al., 2015). Recruitment was conducted through community networks. Posters approved by the Research Ethics Board (see Appendix B) were shared in online community forums and groups, which included exclusive WhatsApp groups created for Islamic scholars in Ontario. This network comprises over 200 Islamic scholars. Additionally, I used personal connections as an imam by sending direct messages to former teachers, colleagues, and classmates. Beyond these connections, I contacted many Islamic scholars individually to inquire about their potential participation.

The responses to the recruitment callout, both personal and group messages, varied in terms of interest. Some were interested but could not participate due to time constraints, while others felt they could only comment if they studied the topic extensively, but again, due to time constraints, they did not have the time for this. I continued recruitment efforts by consistently sharing posters and following up with my initial direct messages to imams. This continued until

10 participants agreed to participate. The interviews were scheduled at a mutually convenient time. A $30 gift card was offered to each participant to incentivize participation.

Participant Engagement

Once a participant expressed interest, I sent an information letter that included the study's purpose, their rights, potential benefits and risks, and the measures taken to ensure confidentiality (see Appendix C). Coupled with this, I shared with participants directly that confidentiality would be maintained by removing all identifying information from the interview transcripts and the final thesis. Participants were also informed that they can withdraw at any time. I provided the contact details for myself, my supervisor, and the Research Ethics Board (see Appendix C). The first interview was conducted after receiving approval from the Research Ethics Board (see Appendix B).

All the scholars who were interested in participating requested to be given the interview questions beforehand. I consulted with my supervisor about the sensitivities in the Islamic tradition regarding publicly expressing opinions on religious matters without proper research or background. After discussing this sensitivity with my supervisor, we agreed that I would provide the interview guide questions to the participants in advance to ensure the study is not impacted by the participants being reluctant to share their views (see Appendix F). However, the scholars were not provided with the complete list of interview questions, which included the prompts (see Appendix E).

Informed Consent

Along with the information letter and interview questions, participants were also provided with a consent form after they expressed their willingness to participate. The consent

form detailed the specifics of their involvement (see Appendix D). It also explained how their confidentiality would be maintained and that their information would be anonymized. Participants were also informed that they had the right to decline to answer any questions they found uncomfortable. The consent forms were obtained before the interview session. The form was sent via email, and participants were required to sign and return it before the interview. They were reminded before the interview that they could withdraw from the study at any time during the interview process.

Participant Demographics

A total of ten participants were recruited for this research study. All participants had graduated from a traditional Islamic seminary and were residents of Southern Ontario. Participants were not asked to disclose specific demographic characteristics such as age or gender. However, all the participants interviewed can be safely assumed to be men. This is because they were all imams who have led congregations before, and this is a role reserved for men in the Islamic tradition. The participants can safely be assumed to be Sunni Muslims when considering their educational background and the communities they serve. It is estimated that Sunni Muslims make up more than 80% of the global Muslim population (Pew Research Center, 2009). I could not find data on the number of Sunni or Shi'a Muslims in Ontario.

Data collection

The interviews for this study took place between December 2023 and March 2024. The duration of the interviews ranged from 26 minutes to 1 hour and 2 minutes. Half of the 10 interviews were conducted remotely using Zoom, and the other half were held in person. The decision to conduct some interviews remotely was made due to scheduling constraints. Most of

those who participated in the in-person interviews were available during the time I travelled to Southern Ontario to conduct them. Four in-person interviews were conducted in one day. The fifth in-person interview was conducted at a later date. The five interviews that were completed online were done so periodically over the course of several weeks.

Before the interviews commenced, participants were reminded again that it would be audio-recorded. After being recorded, the interviews were transcribed verbatim. Identifying details were excluded from the transcripts to maintain confidentiality. My supervisor and I had access to participant names, identifying details, and materials, including recordings, notes, and consent forms. All raw data, recordings, and interview transcriptions were encrypted and securely stored. They will continue to be stored for a minimum of seven years in the office of Dr. Gokani at Lakehead University, within the School of Social Work.

All interviews followed a semi-structured format. Adeoye-Olatunde and Olenik (2021) write that the benefit of a "semi-structured interview is that it permits interviews to be focused while still giving the investigator the autonomy to explore pertinent ideas" (p. 1360). The semi-structured format was chosen because it allowed for flexibility in the interview process. This was seen as necessary after considering that participants should feel comfortable and have the space to discuss, reflect, and engage with nuanced topics like religious principles and social policy.

The interview questions were framed with the research questions in mind. The design of interview questions took into consideration the initial review of the existing literature and the identification of key gaps. The questions were open-ended to elicit thoughtful and expansive responses that allow for many themes and subthemes to develop (see Appendices E and F; Harvey-Jordan & Long, 2001). I included prompts in my interview guide to encourage deeper

reflection, clarify participant responses, and gently guide the conversation when the answers were brief. Prompts can be used when a participant finds it difficult to answer a question or makes their answers brief. The prompts are then used to help encourage further engagement with the question (Harvey-Jordan & Long, 2001). Prompts also enabled me to adapt to the participants' responses and follow up on points of interest as they arose.

Data analysis

I used Braun and Clarke's (2006) method of thematic analysis to analyze and interpret the qualitative interviews conducted with the participants. Thematic analysis is a commonly used qualitative research method for identifying, analyzing, and reporting patterns or themes within the data. This approach involves systematically organizing and interpreting the data to uncover recurring patterns of meaning. These recurring patterns of meaning are referred to as themes. This study aimed to identify common themes shared by the Islamic scholars themselves regarding their understanding of basic income in Islam and its implications as a social policy in Ontario. I chose Braun and Clarke's (2006) approach because it allowed for the Islamic scholars' interconnected perspectives and meanings to be captured within the data.

Thematic analysis can be conducted using either a deductive approach or an inductive approach. In a deductive approach, themes are taken from pre-existing theoretical frameworks. In an inductive approach, themes emerge directly from the data. In this research, I used an inductive approach, which allowed for themes to emerge naturally from the participants' responses. The process began with first familiarizing myself with the data, followed by generating initial codes, searching for themes, reviewing those themes, defining and naming the

themes, and finally producing the final report. These steps helped make sure the data analysis stayed true to established research practices and methodological rigour.

When I began my data analysis, I familiarized myself with the data by reading each transcript three times. The purpose of this initial reading was to correct any transcription errors that may have occurred. Although all interviews were conducted in English, multiple words and phrases were spoken in Arabic. I verified that the correct translations were inserted for those terms during this review. This process also helped me become familiar with the content of the transcripts and anonymize any information that could identify participants.

The fourth reading was when I started to generate the initial themes. Using the NVivo software, I began an inductive approach to extracting the data into groups with similar meanings and patterns. I assigned codes to these meanings and started the step of searching for themes. I clustered the codes into themes and subthemes. I ensured that the themes address the research question and added subthemes to provide structure and elaborate on specific elements within the overarching themes. I then reviewed the themes and subthemes to ensure that the themes "cohere together meaningfully" and there were "clear and identifiable distinctions between themes" (Braun & Clarke, 2006, p. 91). Prior to providing the final report, I developed the themes by defining and naming them (Braun & Clarke, 2006).

At every stage of this research, I took steps to ensure rigour in the data analysis process. During the interviews with the participants, I took research notes because it helps with accuracy when reviewing the transcripts later (Johnson et al., 2020). While reviewing the transcripts, I went over my interview notes for each participant. During the coding and data analysis steps, I ensured rigour by using the NVivo software. Johnson et al. (2020) write that using computer

software can help ensure rigour in data analysis. Furthermore, peer review is another method I used during data analysis to ensure rigour. To ensure peer review, I was in constant communication with my supervisor during the data analysis and after it was completed (Johnson, Adkins, & Chauvin, 2020) (Johnson et al., 2020; Thomas & Magilvy, 2011).

After the analysis of the tenth interview was completed, I consulted with my supervisor, and we determined that it seemed that data saturation had been reached. However, with that said, we were aware that data saturation does not always apply to all studies and that data collection could continue infinitely (Johnson et al., 2020). In the case of this study, there may be an Islamic scholar or a group of Islamic scholars who could be interviewed whose perspectives differ entirely from those of the scholars in this study. As for rigour, the presentation of findings was maintained by indicating how many participants engaged with each theme. Although this is not necessary according to Braun and Clarke (2006), sharing the number of participants who engage with each theme helps ensure that the study provides a clearer understanding of the prevalence of each theme.

Social Location

My social location in relation to this study is that I hold a diploma in Social Service Work and a bachelor's degree in Indigenous Social Work. My social location positions me as an insider on two levels. First, I identify as a Muslim, and second, I have graduated from an Islamic seminary. I also currently serve as an imam at a mosque in Ontario. I am involved in the Muslim community in different capacities, which may give me a unique perspective on the research topic. For example, at the mosque, I have been involved in community support initiatives, including *zakat* distribution in the community. The *zakat* distribution involved developing a

structured eligibility system to identify and assist those in financial need. Put in another way, I could qualify as a participant in this study, and this, in many ways, impacts my connection to the research topic.

My familiarity with classical Arabic allowed me to engage directly with the original Islamic texts. Being able to access Arabic allowed me to dig a bit deeper into the literature. Although I referenced in the literature articles and books that are available in English, in many cases, I was able to access the references and footnotes in the original text. I was also able to cross-reference and check the authenticity level of a hadith cited in the literature. This provided me with a nuanced approach to engaging with the literature. I was able to critically engage with the material rather than accepting it at face value, and thus, the research topic was born.

As an insider, I am aware that my personal and professional identity could introduce bias into the research process. To address this and maintain the integrity of the research, I consulted with my supervisor at every stage of the study. I practiced self-reflection during data analysis to minimize the potential of personal bias.

Findings

In this section, I divide the content into three sections to address the two research questions guiding this thesis. First, how do Ontario's Islamic scholars navigate the affinities and tensions between Islam and basic income? Second, how do their perspectives influence their endorsement or opposition to basic income in Ontario? The first and second sections explore the first research question. The first section looks at the affinities between Islam and basic income, while the second section focuses on the tensions that emerge from that discussion. The third

section examines how Islamic scholars seem to reconcile these affinities and tensions, with a special focus on the context of Ontario. In each section, I identify key themes, provide a summary, and present evidence from the data.

I have provided a thematic map of the themes and subthemes below (see Figure 1). The map can be used as a visual aid to follow the themes and subthemes of the findings or for an overview of the complete section.

Figure 1:

Themes and Subthemes

Note: A thematic map of the themes and subthemes of the findings.

Section 1: Affinities Between Islam and Basic Income

The key themes I identified through data analysis that emerged in relation to the affinities between Islam and basic income are as follows: (1) Islamic Scholars in Ontario view Islam and Basic Income as both emphasizing redistribution; (2) Islamic Scholars in Ontario view that Islam and Basic Income both value dignity and autonomy; and (3) Islamic Scholars in Ontario view that Islam and Basic Income both share a similar understanding of poverty and the poor.

Theme 1: Islamic Scholars in Ontario View Islam and Basic Income as Both Emphasizing Redistribution

All participants (P1–P10) referred to various principles and manifestations of redistributive models within the Islamic tradition when discussing the affinities between Islam and basic income. Participants commonly cited *zakat* and *sadaqah* as established models of redistribution, while also emphasizing values such as economic justice, circulation of wealth, and human dignity. Similarly, the OBIP emphasizes redistributive justice as a key theme, positioning basic income as a new approach to poverty reduction. Segal (2016) refers to the pilot as a "new approach to reducing poverty in a sustainable way… offering more consistent and predictable support" (p. 11). He further argues that "reducing poverty is a solid investment ... if done with a measure of both generosity and efficiency" (p. 17). This framing parallels Islamic approaches to redistribution that prioritize ethical responsibility and some level of structural design.

Within the first theme, three distinct subthemes of redistribution emerged from the research participants. I refer to them as: (1) The Islamic Principles That Underpin Redistribution Have an Affinity with the Objectives of Basic Income; (2) Established Islamic Models of Redistribution Cited as Evidence of an Affinity with Basic Income; and (3) Expansion of Redistribution by Early Caliphs Beyond Scriptural Models Cited as Evidence of Islam's Affinity with Basic Income and Its Flexibility to Consider It.

Subtheme 1: The Islamic Principles that Underpin Redistribution Have an Affinity with Basic Income. This subtheme emerged from participants sharing Islamic principles and overarching guidelines that seem to align with the objectives of basic income. These principles include justice and social responsibility. It also includes the broader purpose of Islamic law in

promoting fairness and collective well-being. Participants emphasized that wealth should circulate rather than be concentrated, that basic needs of people must be met, and that Muslims should work to benefit others as ambassadors of God. Participants shared that the Earth's resources are sufficient to provide for all of society and that wealth ultimately belongs to God. The state giving charity in Islam was understood as carrying a metaphysical dimension. Together, these principles reflect Islam's emphasis on justice, the equitable circulation of wealth, and the preservation of human dignity, which participants seemed to view as having an affinity with the goals of basic income.

Participant 6 shared that justice is a fundamental principle that shapes social policies and pointed out that the Prophet Muhammad exemplified justice in all aspects of his teachings. Participant 6 shared, "We see the Prophet (peace and blessings be upon him) as an individual who was the complete embodiment of justice."

The *maqaasid* (the higher aims of Islamic law) were referred to by Participants 1 and 6 when sharing the core principles of Islam that have an affinity with basic income. These are generally understood to include the preservation of five essentials of human well-being, which are religion, life, intellect, lineage, and property (Bullock & Al-Shami, 2019). Participant 6 shared that "This is from the *maqaasid* ... we protect the life, religion, and dignity of every individual." Participant 1 shared that the Islamic principle of "do no harm" serves as a driving force behind social policies, and shared, "What's the purpose of basic income? The idea behind it is that everybody gets their needs fulfilled in society, and lives are preserved—the preservation of life, which is one of the main components of Islam."

Five participants (P1, P4, P8, P9, P10) highlighted that a core principle behind wealth redistribution is the continuous circulation of wealth in an economy. Participant 4 referenced a

hadith where the Prophet Muhammad sent Muadh ibn Jabal, a companion, to Yemen, instructing him that *zakat* should be "taken from the rich and given to the poor." Participant 2 shared that one of the reasons why *zakat* has been made an obligation in Islam is reflected in the verse of the Qur'an "*Kay laa yakuna dulatan baynal aghniyaa minkum"* (so that wealth may not merely circulate among your rich)." He then added that "The purpose of Muslims giving *zakat* is to ensure wealth circulates, as the concentration of wealth is frowned upon. Circulation of wealth within our religion is encouraged ..."

The inherent right of all human beings to have their basic needs met was emphasized by six participants (P1, P2, P3, P6, P7, P10). Participant 1 shared, "If a person is blessed with wealth, they need to take care of their fellow brethren". Participant 1 elaborated that the Islamic framework stresses helping others in need and that "Allah has praised such people in the Qur'an." Speaking on the rights of people, Participant 6 shared that a person having their needs met is a fundamental right. He stated, "That's where sometimes we describe there being two sets of rights upon every Muslim. Every Muslim must fulfill the rights of God, what God wants from them. But at the same time, Muslims must also fulfill the rights of the people around them."

Moreover, Participants (P2, P3, P10) shared that humans are meant to be ambassadors of God on Earth. Participant 2 shared that from an Islamic perspective, one of the primary purposes of life and human existence is to benefit humanity. He shared that "Muslims have been sent here for the benefit of mankind ... not just Muslims, but non-Muslims alike." Participant 2 expanded on this, explaining that humans are ambassadors of God on Earth and should focus on benefiting society. Participant 2 shared the following:

> You have God who is just, God who is merciful, and God who is the guardian of mankind. Now, when man is the ambassador of God, though we may not be able to

> embody those qualities to their fullest extent, we are expected to bring those types of qualities into our lives that will not only benefit us individually but also benefit society as a whole.

Redistribution was framed as rooted in Islam's understanding of the Earth's resources by Participants 3 and 10. They emphasized that these resources are meant to support the collective well-being of society, a view that aligns with the principles of basic income, which seeks to distribute wealth equitably to meet people's basic needs. Participant 3 explained, "Allah has put enough *risq* (sustenance) on Earth, but it is human beings who usurp that *risq* and are greedy with it. …But there's a macro responsibility of the government, the state, and those who Allah *ta'ala* (most high) has put in charge of a people to take care of the people." Participant 10 expanded on this connection between resources and human needs in Islam, stating:

> When we think about the fact that God put humans on Earth and created resources for them to access to be able to live, to serve God, and to fulfill the rights of others, those resources should be distributed in a fair manner that meets the needs of every person. The distinction we want to make here is that resources are not the purpose for why we're here; resources are a means of living. Therefore, it's essential that everyone has enough resources to meet their basic needs and thereby fulfill their purpose on Earth. When we go back to what the purpose of those resources is, from the Islamic perspective, it's that the needs of all humans are met. The needs of humans, from an Islamic and ethical framework, supersede and take precedence over the wants and desires of any individuals. So, I may want to live an extremely luxurious life; that may be my wanton desire. But the needs of fellow humans are more important from the Islamic framework.

Participant 10 shared that the principles of redistributive models in Islam assume a recognition that wealth ultimately belongs to God. They shared that the popular phrase "this is my hard-earned money" doesn't reflect the Islamic perspective. Participant 10 stated the following:

> Muslims always speak in terms of 'this is God's; my God has given me this money.' And then He has rights upon me in that I give it to certain people, and other people around me have rights upon me. The idea that I feed my family is not just a nice thing to do; it's an obligation.

Participant 10 further added, "But these are human beings that have a right, and the pleasure of God is more important to me than the money that I've earned."

Moreover, Participant 6 pointed to the metaphysical dimension of wealth redistribution in Islam, in the context of charity, which is believed to bring blessings rather than reduce wealth. They evidenced this by quoting th**e** Prophet Muhammad, who said to his companion Bilal, "Give, O Bilal, and do not fear poverty." They explained that Muslims believe generosity leads to increased blessings (*baraka)* from God and therefore, wealth is not depleted through charity but multiplied in spiritual and material ways. Participant 6 highlighted how the early caliphs of Islam considered metaphysical principles in the social programs they introduced. By sharing this, Participant 6 states that the *baraka* of charity is not restricted to individual charity. Participant 6 shared that "I strongly believe that everything they did was inspired by this metaphysical realm that we're talking about."

Subtheme 2: Established Islamic Models of Redistribution Cited as Evidence of an Affinity with Basic Income. This subtheme emerged from participants sharing models of wealth distribution that are scripturally sanctioned by the Qur'an and hadith. The models shared by

participants are *zakat*, *sadaqah*, and the paired categories of *ghaneema* and *fai*. Participants referenced these established Islamic models of redistribution to highlight their affinities with the concept of basic income and its potential for poverty alleviation.

All ten participants viewed *zakat* as having an affinity with basic income. Participant 7 referenced *zakat* as a type of basic income. He said, “First, that affinity ... would be *zakat* ... So, *zakat* is a type of basic income for the poor.” Participant 5 shared this view and said, “There is a strong level of affinity between the Islamic system and universal basic income through *zakat*.” He further explained that this connection exists because “an individual who makes over a threshold amount gives 2.5% of his savings to those below the threshold.” Participant 4 connected this idea directly to the Canadian context and stated that “A person may be working, driving Uber, for example, but after paying rent and bills, they still don’t have enough at the end of the month. So, they’re eligible for *zakat*. Basic income would actually be quite similar to this concept.*”* Similarly, Participant 3 identified an affinity between *zakat* and basic income in its focus on supporting the less fortunate: “The part of *zakat* that has to do with taking care of those who are less fortunate than the ones who are fortunate.”

Participants (P2, P3, P4, P9) emphasized that zakat is not only a private obligation but also shared the role of the state in its collection and redistribution. *Zakat,* as seen by these participants, was expressed as having a structured state-led element for wealth distribution rather than just a private act. Participant 3 stated that "*Zakat* is controlled by the state ... they collected *zakat* in the *Baytul Maal*." The *Baytul Maal* was a financial institution in early Islam that was responsible for storing, managing, and distributing government funds, which included *zakat* (Bullock & Al-Shami, 2019). Participant 9 echoed this, stating "... the system of *zakat* ... was a government mandate, meaning that it was taken by the government and distributed by the

government. Later on, *zakat*, in certain cases, for example, in terms of animals, remained government-controlled." Participant 2 connected this institutional element of *zakat* to basic income. He shared that "the government is providing money for those that may be less fortunate ... There are already similarities."

The second model mentioned by participants (P1, P2, P3, P5, P6) was *sadaqah*. *Sadaqah* is a form of voluntary charity and includes more flexible guidelines in terms of who can give and who can receive, when compared with *zakat*. Rahim (2013) cites from Islahi's (1992) categorization that *zakat* is considered a mandatory measure, whereas *sadaqah* is an auxiliary function. Ramadan and Reed (2017) write that *sadaqah* can be "paid at any time according to ability and disposition, to any persons, Muslims or not..." (p. 100).

When discussing the affinities of basic income and Islam, *sadaqah* was mentioned in various ways by the participants. For example, Participant 1 shared that "The Qur'an encourages people to feed the orphan, the poor, and the deprived." Participant 3 stated that "The general concept beyond *zakat* would be *sadaqah*, which can help not just the poor but also support education and other needs." He added, "When you look at the concepts of *zakat* and *sadaqah* in the Qur'an, there is room for that. I think there's a lot of room for universal income, albeit with some conditions."

Participant 3 shared that if the state collects sadaqah, it can have greater flexibility in where the money is allocated when compared with *zakat*. Participant 3 said, "So there is a concept of governments taking *zakat* and general *sadaqah* and then distributing it among those who are in need or using it for projects of those who they deem need it or might be qualifying for it." They added, "So if you go to any, any Muslim countries established, you go to Dubai, you go

to Saudi Arabia, you go to Türkiye, you're going to have boxes in all of the *masaajid* (mosques) that have *sadaqah*. And those *masaajid* are run by the government."

The third and fourth models shared by Participants 7 and 8 were *ghaneema* and *fai*. Participants 7 identified *ghaneema* (wealth acquired through combat) while participant 8 mentioned both *ghaneema* and *fai* (wealth acquired without combat) as established state models of wealth redistribution in early Islam. Both *ghaneema* and *fai* are resources whose methods of distribution are scripturally sanctioned and have a predetermined allocation for the poor and vulnerable (Al-Momani, 2025; Sharif & Abdullah, 2021). Participant 7 quoted the verse that references *ghaneema,* saying, "So, Allah and the *Rasul* (messenger) we count that as one category ... *wal yatamaa*, the orphans, the *miskeen*, the poor, and the *ibnus sabeel*, meaning traveller." Participant 7 also shared that the government had some flexibility in distribution. He shared that "The government actually has the right to give to anybody and everybody as it sees fit ... some people will get more, some people will get less."

Participant 8 shared this same view and said that "... with regards to the rest of the money from the narrations Abu Yusuf gathered ... it kind of seemed like there was no real rule that he (Caliph Umar) had to follow." Abu Yusuf is an early jurist in Islam who authored a book titled *Kitaabul Kharaaj (The Book of Taxation),* which participant 8 cited as the reference for Abu Yusuf's opinion. Regarding Caliph Umar, Participant 8 added, "He did say that I feel like this wealth, everybody's entitled to it." It should be noted that the innovative social programs of the caliphs are discussed in the next subtheme and that Caliph Umar is referenced here specifically in the context of how he implemented an established redistributive model from the Qur'an.

Subtheme 3: Expansion of Redistribution by Early Caliphs Beyond Scriptural Models Cited as Evidence of Islam's Affinity with Basic Income and Its Flexibility to

Consider It. This subtheme emerged from participants discussing the affinities between basic income and Islam in the context of early caliphs in Islam, not relying only on the scripturally sanctioned models of redistribution. The participants discussed how caliphs implemented additional mechanisms that did not replace but complemented redistribution models established in the Qur'an and hadith. This subtheme will first provide context for why participants needed to discuss the conceptual motivation and legal justification behind expanding upon *zakat* and other established models. It will then explore the conceptual motivation and legal justification behind expanding upon *zakat* and other established models that emerged from participants. Lastly, it explores specific social policies of early caliphs that were shared by participants as evidence of an affinity with basic income as a model and as evidence of early caliphs expanding on established scriptural redistribution models.

For Muslims, economic policies are not only a matter of pragmatism of what works best in terms of quantitative results. Rather, economic policies must be placed within the framework of established Islamic models of wealth distribution. In exploring the affinity between basic income and Islam, scholars would need to analyze how basic income would fit into the Islamic economic framework. Scholars would ask questions such as whether basic income would complement and fit within the established models of redistribution, or would it risk replacing or overlapping with the established models? From an Islamic legal perspective, this subtheme represents a critical juncture in determining where and how, if at all, basic income fits within the Islamic legal framework. The above considerations that Islamic scholars must engage with shaped a part of the discussion by participants (P2, P3, P4, P8, P9, P10) during the interviews and led to this theme emerging.

Zakat has designated recipients and follows strict guidelines as opposed to *sadaqah,* which is more flexible. Participant 9 shared that it is essential to keep *zakat* and any other funds with legally defined recipients separate. Outside of *Zakat* and those models with legally defined recipients, he was open to new social models being implemented. Participant 9 stated that "Those policies don't necessarily need to be, for example, part of that *zakat* fund, quote on quote." Participant 9 explained that general charity is a form of *nafl* (voluntary acts of devotion) and stated that basic income is not prohibited if it is given within the context of such voluntary giving. As evidence, Participant 9 drew an analogy to a wealthy individual who chooses to voluntarily share their wealth. He shared the following:

> Outside of *zakat*? Yes. Wealth, any personal *nafl (*voluntary acts of devotion) …can be applied anywhere. It doesn't need a government to apply it. For example, a wealthy billionaire ... decides that all the people of this locality are gonna get an amount of money ... So, the concept of a basic income ... is not prohibited.

Participant 3 shared this view and stated that "*sadaqah*, so, for example, that is general charity, and it's encouraged throughout the Qur'an. It's also encouraged in the tradition of the Prophet (peace be upon him), and it can be given for anything and everything."

Participant 4 pointed out how scholars assess new social policies and that initiatives should be evaluated based on their alignment with Islamic teachings. The legitimacy of a program should not be determined if it is explicitly mentioned in the Qur'an and prophetic tradition. Rather, it should be determined by whether it contradicts the Qur'an and prophetic tradition. In the context of discussing Caliph Umar's social programs which are elaborated on in the next part, Participant 4 stated that "It doesn't go against any command of the Qur'an and

sunnah (prophetic tradition)*."* They further reinforced this by adding: "It wouldn't go against any of the teachings of the *deen* (religion)."

Similarly, in the context of innovative social policies of the caliphs, Participant 6 shared that those policies not only do not contradict Islamic teachings but are actually rooted in them. As quoted earlier, Participant 6 shared that the Islamic principles of justice were embodied by the Prophet Muhammad. He also shared that these principles were then upheld by the early caliphs. He stated that "Those who came after him, like Abu Bakr and Umar, continued to uphold and establish the same justice taught to them by the Prophet (peace and blessings be upon him)."

The participants' justifications for innovative social programs like Islamic values of justice, ensuring it's not funded through zakat, and that it doesn't go against any command of the Qur'an and prophetic tradition are given further credibility when accompanied by historical precedent from the early caliphs in Islam. This leads to the relevance of the policies of the early caliphs as a reflection of these principles in practice and a lived example of their application in Islamic governance. The discussion of the participants in this context surrounds exploring what the early caliphs introduced in terms of new social programs and how that relates to using general Islamic guidelines of public welfare, justice, and distribution of wealth. It should be noted that this was shared in the context of the affinities between basic income and Islam.

Participants (P2, P3, P4, P6, P7, P10) pointed to different caliphs enacting various social programs. Participant 4 shared that, "We find the likes of Umar (may God be pleased with him) establishing some type of rule regarding wealth distribution to the poor ... even Ali (may God be pleased with him) ... would distribute whatever remains in the treasuries on Friday. These practices were very much examples of basic income."

Participant 2 highlighted the child allowance initiated by Umar, stating, “One of them ... was the child tax benefit that we ... benefit so much from ... one of the origins of this was actually from Umar (may God be pleased with him).” Participant 10 echoed this, noting, “Umar ... implemented a child welfare system right upon hearing the crying of a child.” Participant 4 added, “Umar (may God be pleased with him) stipulated this type of general income for anyone reaching old age.” Participant 8 discussed support for veterans, stating, “A type of stipend for the veteran Muslims ... he gave them more.” Participant 4 pointed to Caliph Umar expanding social policies for the elderly and shared that “The elderly man who cannot work anymore needs some type of pension. So, Umar (may God be pleased with him) established that ...”

Participants 2 and 4 placed these policies into the context of how they should be viewed from an Islamic legal perspective. They indicated that the practice of the early caliphs was a source of evidence. Participant 2 shared that “Islamic law is based on the holy book, the Qur’an, and it’s also based on the *sunnah* ... there are certain things that are black and white ... but when it comes to things that are open to interpretation, then we look towards other resources.”. Participant 2 pointed to needs that may be unique to a certain time, like that of the time of Umar. Policies can be brought that are in line with Islamic sources of law. Participant 2 shared that “Umar did bring certain things that weren’t applicable at the time of Prophet Muhammad ... it is all based on the Qur’an and the *sunnah*.”. Similarly, Participant 4 pointed out that “Our Prophet (peace and blessings be upon him) tells us to follow the traditions of the four *khalifas* (caliphs), who saw the need for these circumstances, such as the elderly who cannot work and need a pension.”.

Theme 2: Islamic Scholars in Ontario view that Islam and Basic Income Both Value Dignity and Autonomy

Participants (P3, P7, P8, P9, P10) shared that Islam values the autonomy of recipients in charitable giving. They pointed to the importance of *tamleek* (transfer of ownership), the right of recipients to use wealth as they see fit, and the avoidance of policing or monitoring how aid is spent. These principles described by participants closely align with the assumptions and ideals behind the Ontario Basic Income Pilot. For example, Segal (2016) states that basic income considers "human dignity" and supports people in making their own choices (p. 21). It also, according to Segal (2016), supports those who suffer from time poverty (P. 21). Segal (2016) understands basic income an essential part of a "modern, democratic, inclusive, and economically productive society," committed to finding "a better way to substantially reduce poverty" (p. 22). Participants saw these elements of basic income as an affinity between Islamic principles and the basic income model.

Participant 3 shared that *zakat* is meant to empower recipients by allowing them to take possession of the funds directly and in a way that would not demean their dignity. Participant 3 shared the following:

> But I feel that universal income is a little more respectful in the way that Ontario did it ... it was not like, the whole point of it was, it was in contrast, in opposition or different from welfare. ODSP ... knowing people on ODSP and welfare, I can speak to it, that it's a very demeaning system.

Participant 3 further explained, "In Islam, we have the concept of not looking down upon people that are less fortunate than you when you're giving them."

Participants (P3, P7, P8, P9, P10) pointed to the model of *zakat* having a no-strings-attached approach. *Zakat* did not require individuals to work and therefore respected an individual's autonomy. Participant 3 explained that the recipient takes full possession using the Arabic word *tamleek.* Participant 3 shared that "*Tamleek* in *zakat* basically means you take someone, and you empower them with that money, and you allow them to make a decision with that money." When discussing *tamleek*, Participant 9 added that "When you give it to that person, that person has the ability to use that money towards whatever they want, whether you agree with it or not."

Participant 10 said, "Yeah, if we think about *zakat*, as we mentioned previously, definitely, there's that unconditional similarity there on that condition of being unconditional. When you give someone *zakat*, you give it to them with no conditions attached." Participant 10 added the following:

> I believe that the Islamic government would not interfere there, that they would not go and police these types of things and like, force him to get a job. A lot of these more private affairs are not policed by Islamic governments.

Participant 7 shared that, "It's unconditional if somebody is below the poverty line, then they are eligible to receive *zakat*. They can get that *zakat*, and then that's it. The government no longer interferes with them."

However, Participant 8 acknowledged a differing opinion in Islamic scholarship regarding *zakat* donations. Participant 8 shared that some jurists, like Imam Al-Shafi'i and Malik ibn Anas, suggested that *zakat* should not be given to those who are poor but able to work.

However, he qualified that by sharing that their own school of thought does not agree with this view. Participant 8 explained it in the following way:

> But that's a very minor view; I don't even think the majority of the Shafi'i *ulama* (scholars) kind of uphold that condition. Rather, the dominant view is that if someone's in need, then they're in need, regardless of whether they are working… In Islam, we don't really look at why someone is poor.

In the same vein, Participant 5 emphasized the importance of charity as an empowering force that can help keep people out of poverty and break the poverty trap. Participant 5 shared the following:

> And there's a letter of the law. And then there's the spirit of the law. The letter of the law says, give the money and get them out of the threshold or from beneath the threshold. The spirit of the law mandates that it's not just about getting them out of the threshold; it's about keeping them out of there.

Theme 3: Islamic Scholars in Ontario View that Islam and Basic Income Both Share a Similar Understanding of Poverty and the Poor.

The third theme examines how participants articulated Islam's perception of poverty and the underlying assumptions about the poor. The view of participants shared an affinity with OBIP's framing of poverty and understanding of people in poverty. For instance, the OBIP document recognizes that individuals living in poverty can make sound financial decisions, have the desire to work and improve their circumstances, and are entitled to rest and family time without judgment (Segal, 2016). The OBIP document also recognized that the "working poor",

people who work hard but still struggle to make ends meet, do exist, meaning people who work really hard but still are struggling to make ends meet (Segal, 2016, p. 25). Eight participants (P3, P4, P5, P6, P7, P8, P9, and P10) shared their perspectives on how poverty is understood in Islam and how Islam has framed financial support for the intended recipients. These perspectives share an affinity with the assumptions made in the OBIP document by Segal (2016).

Participants (P3, P6, P8, P10) expressed an understanding of human nature that assumed individuals would not just settle for what they receive through basic income. Rather, they would instead strive to improve their circumstances. Their understanding of human nature included the presence of greed and the drive for excellence, which would motivate recipients to continue working. For example, Participant 6 shared, "…But like knowing the greed that comes with human nature, I don't know if we will, eventually. I would think, personally, I would think eventually I'm going to work up…"

Zakat has a no-strings-attached approach or work requirements. Connecting this guideline of *zakat* to human nature, Participant 3 understood this as Islam making a positive assumption about those receiving the funds and trusting that they will use the money wisely. He stated, "…you give them the amount of money with the assumption that they will do right by it." He then added, "that most human beings, you know, will take that money, if they're poor, and actually use it to fulfill their needs…"

Participant 9 expressed that working less can be a dignified choice if someone receives financial support and decides to reduce their work hours to live a balanced life. Participant 9 shared the following:

> Two things would happen. Either they would work less, right, work less, so that they can live a more balanced lifestyle, so that they can, you know, get that income. And so that,

> you know, with a more healthy and balanced lifestyle, they can live the life that they want, which in and of itself is not a problem ... if you choose to work less and have a more healthy work-life balance, and that puts you in a lower threshold.

Moreover, Participants (P1, P4, P5) highlighted that the *zakat* guidelines regarding recipients are designed to account for the existence of the working poor. It establishes that a person can have a sizable income but be financially insecure. For example, Participant 4 shared the following:

> *Zakat* is not given to the rich. *Zakat* is given to those people that do not have sufficient means. So, for example, even if a person is working ... what ends up happening is the amount that they have to pay for rent and bills and all of that at the end of the month is much more than what they're bringing home … So, they're eligible for *zakat*. Therefore, you know, basic income would actually be quite similar to this concept of *zakat*.

Participant 4 added to this by sharing that, “Even if a person has a loan on his head but is making a good income, right, even in that case, you know, they are still eligible for *zakat* because they have to pay off that loan that they can't handle.”

Participants (P2, P3, P4, P5, P6) expressed that recipients of social assistance should not be considered beggars in Islam. There are many hadith of the Prophet Muhammad that discourage begging for those who have the means. The other participants did not explicitly comment on this interpretation, nor did they express any opposition to it. This is considered an affinity and falls under this theme because it relates to the positive assumptions Islam makes of the poor and those receiving support.

The participants understood that creating more social policies would mean more people receiving financial support. However, this support was not seen as equivalent to begging. They viewed the hadith that censures begging to apply to individuals seeking help unnecessarily. Structured aid from the government was viewed as a different category of support. For example, Participant 2 said that the "... government is different". The government's initiation of social programs was seen as its responsibility, and therefore, begging could not result from the state-led initiatives. Participant 2 shared that "it's the government's responsibility to do this … we wouldn't consider it begging, especially if it's something that's already stipulated."

Section 2: Tensions Between Islam and Basic Income

The first research question asks about the affinities and tensions between Islam and basic income. This section examines the aspect of the research question that focuses on the areas of tension identified by participants when reflecting on basic income. I identified four key themes that emerged during the data analysis. I refer to them as follows: (1) Islamic Scholars in Ontario View Basic Income's Unconditionality as Being in Tension with Islam's Emphasis on Work; (2) Islamic Scholars in Ontario View the Potential for Basic Income to Enable the "Malibu Surfer" as in Tension with Islam; (3) Islamic Scholars in Ontario View Basic Income's Universality as Being in Tension with Islam's Needs-Based Approach; and (4) Islamic Scholars in Ontario View Basic Income's State-Led Model as Being in Tension with Islam's Emphasis on Community.

Theme 1: Islamic Scholars in Ontario View Basic Income's Unconditionality as Being in Tension with Islam's Emphasis on Work

All the participants (P1–P10) shared the importance of work in Islam and the implications this may have for a basic income model without a work requirement. Participants

shared that Islamic teachings stress the obligation to provide for oneself and one's dependents as a religious duty. In the context of tensions of basic income, they referenced both explicit and implicit Islamic texts that speak to the value of work.

OBIP 's design did not include a work requirement or penalize those who chose not to work. Participants were allowed to earn income while continuing to receive support. The support recipients received was reduced by 50 cents for every dollar earned, and OBIP assumed the individuals would want to work (Segal, 2016). Participants identified a point of tension between the absence of a work condition in a basic income and Islamic teachings around work.

This theme is organized into two subthemes. The first focuses on explicit traditions from the Prophet Muhammad and the Caliph Umar that emphasize work or caution against long-term dependency. The second subtheme looks at the implicit traditions that encourage work in accordance with general Islamic principles. I refer to them as follows: (1) Tensions with Basic Income Emerge from Explicit Prophetic Traditions and Precedents Set by the Early Caliphs That Emphasize Work; and (2) Tensions with Basic Income Emerge from Implicit Prophetic Traditions That Emphasize Work.

Subtheme 1: Tensions with Basic Income Emerge from Explicit Prophetic Traditions and Precedents Set by the Early Caliphs That Emphasize Work. All the participants (P1–P10) shared that Islamic teachings emphasize work and self-sufficiency. This emphasis on work is prevalent even in cases where individuals may be eligible to receive charity. This view was supported by explicit hadiths of the Prophet Muhammad, where he advised a man to earn a living by gathering firewood rather than accepting charity. Participant 1 shared the following:

> There's one prophetic tradition where a person came and asked the Prophet (peace be upon him) and said, 'Can you give me something?' And the Prophet (peace be upon him) said to him, 'Do you have any kind of ailment or health issue?' He said, 'No.' He said, 'Then it's better for you to go out and collect the wood, cut the wood and collect the wood on your back and sell it in the market than asking somebody for money when you don't have that need.

Participant 1 explained the hadith as follows:

> So, the Prophet (peace be upon him) told him, 'Don't do it,' meaning that if a person is capable of working, it's better for you to go out and collect the wood, cut the wood and sell it in the market than asking somebody for money when you don't have that need.

Participant 7 shared that in *Mishkaat* (title of a hadith compilation), "there's a whole chapter about working with your own hands." They referenced a second book written by a scholar from Baghdad, a student of Imam Ahmad, titled *Al-Ḥathth ala al-Tijarah wa-al-Ṣina'ah wa-al-Amal* (*Encouragement of Trade, Industry, and Work*). According to Participant 7, this book contains multiple narrations from the Prophet Muhammad, the companions, and their followers. The narrations speak to the importance of work. Participant 7 summarized the book by stating that "You have to work, and the best work a person can do is by their own hands." To further establish this summary, Participant 7 also pointed to the example of Prophet Dawud (David), who earned his livelihood through his own labour and a hadith where the Prophet Muhammad spoke about the *baraka* (blessings) in business.

Participants (P2, P3) pointed to the Caliph Umar who is reported to have reproached individuals who were capable of working but chose not to. Participant 2 said the following:

> Again, I always keep coming back to Umar (may God be pleased with him). Another story that, you know, we know from him is when he walked into the mosque, and the masjid, and he found two youngsters there. And it was the time of trade … he questioned them and asked, 'What are you doing here at this time of day?' And they said, 'Oh, we're praying, you know, to God.' And he …was very rough with them and told them to get out and go earn. He said, 'Go out and earn, for God will not send bars of gold and silver from the sky for you. You need to go out and earn for yourself.

Subtheme 2: Tensions with Basic Income Emerge from Implicit Prophetic Traditions That Emphasize Work. While discussing the emphasis on work in relation to the absence of a work condition in a basic income model, participants (P1, P2, P3, P4, P5, P6, P7, P10) shared implicit hadith that were interpreted as emphasizing its importance in Islam. These implicit hadith and their interpretations stem from themes that encourage charity and command the enjoining of good and the forbidding of evil. These implicit hadith include interpretations surrounding the hadith on begging and its relationship to self-sufficiency and work as a means of expressing gratitude.

Participants (P2, P4, P10) referenced hadith that encourage giving charity in order to point out that giving charity requires wealth. The assumption was made that wealth is typically acquired through work, and therefore, it follows that individuals must work in order to give charity. For example, Participant 2 shared:

> And if the understanding of basic income is, you know, whether you work or you don't work, you're gonna get it, and you can just chill, and the government will take care of you—this is not a concept that you could say is really an Islamic one. As the Prophet

> Muhammad (peace and blessings be upon him) said, "*yadul 'ulya khayrun min al-yad as-sufla*", that the hand that gives is better than the hand that takes.

Moreover, Participants (P2, P3, P4, P5, P6, P7, P10) understood the hadith that censures begging for those who have the means to work and choose not to or are not in dire need. The censure implied that one should work to ensure that they aren't in a position where they are begging. Participant 10 expressed this view by saying, "Begging, it's frowned upon for sure. It's discouraged. Because the individual is now, especially if the individual is able to work and just chooses not to and rather just begs. That's absolutely frowned upon."

Hadiths that disapprove of begging were also interpreted as establishing the Islamic principle of self-sufficiency and work. This was based on the assumption that continuously relying on others would make an individual fully dependent on others. For example, Participant 1 shared a hadith where the Prophet Muhammad would take a pledge from some companions. Participant 1 stated the following:

> And he would say to them, Make the pledge that you will not go and ask people, right? Because then that becomes a habit. That's the nature of a human. Then they will start relying on other people rather than being independent.

Likewise, Participant 5 shared that "It's not forbidden to seek help, but it is strongly discouraged to remain in a position where you're recurringly asking."

Participant 10 saw the importance of work in Islam as closely tied to the concept of gratitude. Participant 10 shared the following:

> When you work for something, and you don't just receive it, you're naturally more grateful for it. You don't waste food, you don't waste things ... maybe a lot of the wastage we engage in is due to the fact that we're just receiving money that we didn't work hard for … working hard leads to more gratitude and earning the pleasure of God.

Theme 2: Islamic Scholars in Ontario View the Potential for Basic Income to Enable the "Malibu Surfer" as Being in Tension with Islam

This theme emerged from participants (P1, P2, P3, P4, P6, P7, P8, P10) who focused on a potential extreme outcome of removing work requirements, which is that there could be individuals who are able to work but choose idleness as a lifestyle. Their concerns were shaped in the context of the "Malibu Surfer". Participants seemed to frame this concern using Islamic teachings that emphasize work, social contribution, and accountability to God and shared that willful idleness contradicts Islamic ethical expectations. The OBIP could potentially allow for such a person to exist, given the absence of a work requirement. While OBIP assumes that most people wish to work, it does not enforce that assumption through its conditions (Segal, 2016, p. 11). This created a point of tension for several participants. This theme is divided into three subthemes. These are as follows: (1) Tensions with Basic Income Emerge from Concerns Over Basic Income's Policy Design That Enables Idleness and Misuse; (2) Tensions with Basic Income Emerge from Islamic Expectations for Work and Contribution to Society; and (3) Tensions with Basic Income Emerge from Islam's Emphasis on Accountability to God When the State Does Not Mandate Work for Recipients of Public Funds.

Subtheme 1: Tensions with Basic Income Emerge from Concerns Over Basic Income's Policy Design That Enables Idleness and Misuse. Participants' (P4, P5, P9)

concerns were about policy misuse and the need for safeguards and accountability measures in accordance with Islamic principles. OBIP does include some elements of resource planning and evaluation. However, participants' concerns pointed to a more general tension within Islamic principles regarding a policy design that could allow for abuse and strain on public resources by individuals who choose idleness.

Participant 5 shared that the Islamic principle of *la darar wa laa dirar* (do not cause harm or reciprocate harm) should be considered in the context of basic income. He explained:

> So, like, there's a concept of the Prophet (peace and blessings be upon him) mentioned *la darar wa laa dirar* (do not cause harm or reciprocate harm) ... what we're doing is we're enabling harm with this, right. So, if I give a person $5,000, and they say, 'Do whatever you want with it.' Then they end up going and buying 500 skateboards, I'd be upset.

Participant 5 also warned that basic income could strain public resources if it fails to encourage positive decision-making and prevent individuals from falling into cycles of dependency and harm. This would impact them and the entire system. Participant 5 shared the following:

> The spirit of the law is not to empower a person to make irrational decisions ... it's about employing them to make a positive decision ... not to be in this position and re-enter it, creating a cycle of abuse on self and on the system.

Participant 9 shared a similar concern, stating that "there should be at least some level of restrictions, or at least, you know, assurance that the money is used to ultimately benefit either the community or, you know, themselves. Especially for certain individuals who are more vulnerable."

Subtheme 2: Tensions with Basic Income Emerge from Islamic Expectations for Work and Contribution to Society. Participants (P1, P2, P3, P4, P6, P7, P8, P10) pointed to the Islamic principles that consider the impact individuals who choose not to work may have on the community and society. These concerns stem from principles that discourage freeloading, the Islamic duty to contribute to society derived from the concepts of *isti'mar al-ard* (cultivating the earth) and humans being God's vicegerents (*khalifa*) on earth. Concerns are also rooted in the concept of enjoining good and forbidding evil (*amr bil ma'roof wan nahi anil munkar*), the ethical tension regarding taxing workers to support non-workers, community idleness, and the role of social pressure.

Participants (P2, P4, P6, P10) shared that Islam discourages relying on others when one can provide for oneself and expressed concern that basic income may enable individuals to be entirely dependent. Participant 6 shared the following:

> Islam highly discourages—again, for lack of a better term, sorry—but freeloading ... or just seeking help from people when we have the ability. When you've got the muscle, you've got the means physically, mentally, you're ready, you're able to go out there and work. Islam does not encourage such a person to sit inside of his own home.

Moreover, Participants (P3, P6, P7, P8, P10) shared that Islam encourages Muslims to actively contribute to society rather than only taking from it. For example, Participant 10 shared the following:

> So that Muslims are not seen as leeches on society, they are people who actively contribute to the healthy functioning of a society. You can do that when you have, actually, number one, established yourself, developed a skill set, whereby then you can

> give back. And so that was, you know, that's something that Muslims have always strived to do in their societies.

Participant 3 spoke to the expectation that individuals contribute to society. He shared that "We have this concept where everyone has to contribute to their part of society. And when you're able to work, then you must be working."

Participant 10 shared that, according to Islam, the very existence of humans on earth is tied to the responsibility of building and contributing to society. They referenced the concept of *isti'mar al-ard* (cultivating the earth) as one of the objectives of human life on earth. Participant 10 shared the following:

> Our Prophet said that the best of people are those who bring the most benefit to those around them ... some early scholars, when they talked about the objectives of human beings on earth, one obviously being what we mentioned, worshiping God, another was *isti'mar al-ard,* which means to cultivate the earth, to contribute to the building of the infrastructure of a society.

Likewise, Participant 3 discussed the role of humans as God's vicegerents (*khalifa*) on earth and that this responsibility entails being productive. Participant 3 shared the following:

> I think, again, that would go against the Islamic concept of *khalifa (*stewardship)*,* being *khalifa* on earth because it's a responsibility, an individual responsibility. And I think you would definitely not fall into the *khalifa* on earth if you're just sitting there basically doing nothing.

Furthermore, Participant 3 linked the principle of *amr bil ma'roof wan nahi anil munkar* (enjoining good and forbidding evil) to the expectation that those able to work should actively contribute to society. Participant 3 said the following:

> The *ayah* (verse) of the Qur'an that encourages, you know, *amr bil ma'roof wan nahi anil munkar* (enjoining good and forbidding evil) is a general guideline for the entire Muslim *ummah* (community) ... How can you be someone who encourages good and forbids evil when you have the capability to work and contribute to society, but you decide to make yourself disabled? I don't think Islam has room for that.

Participants (P3, P4) considered the potential societal burden of individuals who choose a lifestyle that involves refusing to work. Participant 4 pointed out the tension surrounding the idea of taxing hardworking individuals to support those who choose not to work. Without a requirement to work, basic income could lead to ongoing, rather than temporary, reliance on government support. This ongoing support would then be funded by the taxes of those who are employed. For example, Participant 4 shared the following:

> Now, if basic income is given to someone who's able-bodied, who can work, that's going to be a big problem. Because again, you're gonna have people who are not helping the economy where they can. So that, you know, problem with the economy, you're going to, you know, be providing money, taxes of people who are working, to people who are just being lazy.

Participant 9 offered the most permissive view among all the participants interviewed regarding the "Malibu Surfer". He suggested that in Islam, work is a means to achieve self-sufficiency, rather than a requirement. He compared it to living off retirement savings and stated

that “if that money is enough, you know, universal basic income is enough, and they don’t want to work, if the government made that decision, then by all means, right?”

Moreover, Participants (P1, P2, P3, P4, P6, P10) shared concerns about how individuals who choose not to work could be contagious. The concern expressed by participants was around a widespread acceptance of idleness that could negatively impact communal responsibility and weaken social and moral expectations around work. Participant 4 shared the following:

> With the amount of corruption already taking place ... opening that door, it’s going to be very problematic. What it’s going to do is just push even those that are working ... to say, let me just not work ... then you have no one working the economy. Because let’s be real, who really wants to get up early in the morning and go to work?

Participant 3 emphasized how laziness can gradually spread through a community. He argued that Islamic principles would not support a culture that enables idleness. Participant 3 stated that "one person is able to be lazy, you know, another person becomes lazy. And then next thing you know, you have a bunch of people who just don't want to work….”

Participant 10 pointed to the Islamic framework of community norms and informal social pressure as accepted tools for discouraging idleness, even if, from a legal perspective, it could not be enforced. Participant 10 shared that "If they will not abide by the societal norms, and we do have an idea of putting social pressure on people, you know, so people might speak out."

Subtheme 3: Tensions with Basic Income Arise from Islam’s Emphasis on Accountability to God When the State Does Not Mandate Work for Recipients of Public Funds. Participants (P1, P6, P7, P8, P10) spoke to the moral and spiritual dimensions of

accountability in Islam. They shared that individuals ultimately have a personal relationship with God and will be held morally accountable.

Participant 6 stated that the “Malibu Surfer” would be obligated to work from an Islamic perspective if the basic income they received was insufficient to support themselves or their dependents. Islam places a moral responsibility on individuals to provide not only for themselves but also for those under their care. In the context of personal responsibility for oneself and dependents, Participant 6 shared that "Whether you have inherited wealth or you're working ... your legal obligation as a Muslim is to provide for yourself and your dependents." As for an individual with dependents, Participant 6 shared the following:

> If a person has anyone under him …any family member, that is his or her responsibility ... This person is responsible. He is married, he has to take it upon himself to bring food to the table ... He's got to provide shelter. This is his responsibility.

Participant 4 understood that a person should work and contribute even if receiving financial support income through a public policy. Participant 4 shared the following:

> No, I personally think that would not be considered at all in Islam. And even the justification would just be, like, not considered because, you know, it's, again, it's about the person. In Islam, I guess it's about the person. No other person takes on the burden of someone else. Therefore, if a person can work, he must work.

Moreover, Participants (P1, P6, P7, P8, P10) shared how the “Malibu Surfer” would be personally accountable before God if they were to use the system to their advantage. Participant 10 shared that even though a person choosing not to work is private and not policed by the state, they are held accountable by God. Participant 10 shared the following:

> Yeah, I believe that the Islamic government would not interfere there, that they would not go and police these types of things and, like, force him to get a job. A lot of these more private affairs are not policed by Islamic governments. Does that mean he got away with it? No, from an Islamic perspective, he's still accountable to God. And that's where sometimes you just have to leave people to be held accountable by God.

Participant 10 connected the concept of *zakat* with the discussion around the "Malibu Surfer" scenario. Neither has a work requirement. The absence of a work condition, according to Participant 10, spoke to the spiritual accountability individuals face in Islam. Participant 10 shared the following:

> From an Islamic framework, even if those who are giving *zakat* do not frown upon the person for not for trying to improve their state of life, and condition of life, there is another source of accountability, which is God. And God's moral standard is not an opinion for Muslims. It's the objective standard to which we hold ourselves and others. There's a very personal element here ... if I'm receiving *zakat* from someone or, you know, basic income, and I'm not working ... God sees it. I can never escape the sight of God.

Participant 10 then linked accountability to the risk of embracing laziness as a lifestyle when receiving financial support from the state. He shared the following:

> What if they become lazy? What if they become complacent? ... that is somewhat alleviated in the Islamic framework, because if they choose not to go and work, there are consequences in front of God. We hope that the fear of God would drive them to do the right thing and not be lazy.

Similarly, Participant 7 looked at the approach in Islam between personal spirituality and legal permissibility. He used the example of begging to establish the spiritual considerations of dependency in the context of legal enforcement. He shared the following:

> On a *diyaantan* (individual spirituality) level, between you and Allah (Glory be to Him, the Exalted), certain questions arise ... if a person has the amount of food for the day and the night, then they're not allowed to beg. So Islamically it would be impermissible ... but legally, they wouldn't be prevented from receiving the full income ... the action of begging would be problematic.

Participant 6 pointed to the spiritual implications of an individual choosing not to work and tied it to the purpose of life from an Islamic perspective. He viewed the issue as not only economic but existential. Participant 6 stated:

> If this person ... understands this to be a gift ... with no conditions, then this will take us to a different question. If this person is making this money in an Islamic state, what is he doing with his life? If he's wasting away the days and nights just surfing ... it's a matter of accountability.

Theme 3: Islamic Scholars in Ontario View Basic Income's Universality as Being in Tension with Islam's Needs-Based Approach

Participants 5 and 10 expressed concerns about the potential tensions between Islam and basic income, considering it a one-size-fits-all approach to supporting those in need. They argued that a person-to-person approach is more consistent with Islamic principles. It should be noted that the OBIP did provide additional support for individuals with disabilities and adjusted

payments for couples. However, participants perceived this as still falling short of the highly contextualized and discretionary elements found in the Islamic approach. The participants' understanding of Islamic models of individualized support and the basic income's more universal approach was seen as a tension.

Participant 5 referenced the person-to-person approach practiced by Prophet Muhammad. After sharing a hadith where the Prophet Muhammad encouraged one of his companions to work as opposed to relying on financial support, he stated the following:

> And I think, if the Prophet did that with this person, and there were other individuals where he just gave money to or just fed, everyone has to be treated as their own individual based on their own capacity. So, we can't have a blanket resolution for the entire society. Rather, there should be, you know, strategies and avenues to be able to deal with different people with a level of appropriation. Is a person that was living under poverty, and socially under poverty since birth, or has, you know, their forefathers been living under poverty? Or was their land stolen from them? Or they're refugees or they're asylum seekers? Or is this a person that just lost their job? You know, so we have to treat everyone as their own individual.

Participant 10 shared that one of the tensions between basic income and Islamic concepts of fairness is that basic income relies solely on human notions of equality, which are inherently flawed. As evidence, Participant 10 shared that *zakat* does not follow a uniform approach to distribution. He then added the following:

> Universality is driven by the desire for equality, everyone receiving the same. But the *zakat* system isn't like that. Muslims may question universality because fairness, as defined in Islam, comes from God's laws, not human calculations.

Participant 10 shared that universal systems strive for mathematical fairness while Islamic principles prioritize divine wisdom. He followed this by sharing that "What God declares as fair may not always appear fair to humans. However, Muslims trust God's laws, believing they are rooted in His omniscience and are best for humanity."

Theme 4: Islamic Scholars in Ontario View Basic Income's State-Led Model as Being in Tension with Islam's Emphasis on Community

Participants 1 and 7 pointed out that the government in Islam has a role to play in providing financial support. However, their role is limited in that they are not the sole means of financial support in Islam. Participant 1 shared that individuals and communities also have a role to play in ensuring the economic well-being of society. Any support that is discussed in Islam is done so alongside an understanding that the government is operating in parallel with communities and individuals who also play a role in serving those in need. The Islamic approach emphasized shared responsibility, and therefore, the state could facilitate and complement individual and communal charity, but not replace it. The tension with basic income here is that the OBIP does not inherently assume or encourage citizens to give charity. Instead, it centers redistribution in the hands of the state without including or considering individual or communal responsibility. The tension lies in Islam's approach to the shared responsibility between the individual, community, and state, and OBIP's state-led redistribution model, which does not include any call for individual or communal contribution.

Participant 1 said, “The government cannot solve all the problems… That is not to say that the government shouldn't interfere, but it's a part of the government's role, its responsibility, to make sure that the needs are taken care of.” Participant 1 pointed to the importance of community and the concept of brotherhood in addressing societal needs. He highlighted that the responsibility to support one another is not limited to government intervention. Participant 1 shared the following:

> Islam does say that we need to have such organizations ... not saying government, so that there are people who are basically taking care of us as a community. As a community, we have to nurture people on this idea that they have to give ... the purpose of *ukhuwwa* (brotherhood), which is the word we use in Arabic for brotherhood and looking after one another, is lost. The idea is not just to put everything on the government. It's also for the community to come together and do it.

Participant 1 asked that the study looks at the importance of individual and communal charity when considering the affinities with basic income. He warned against viewing the affinities of Islam with basic income in isolation. Failing to consider the Islamic approach as a “codified package” could lead to misrepresenting the Islamic approach. Participant 1 shared the following:

> But these things go hand in hand, like you cannot abstractly look at the economy. If you want the Islamic framework. That’s what I’m saying. Like if a person wants to look at it from the Islamic perspective, they have to look at the fact that Islam comes as a codified package, that you cannot just take one part out of it and just say, "You know what, Islam supports this.

Participant 7 shared some concerns about the potential for government overreach and control with a basic income model. He asked whether such systems could truly remain unconditional and shared the potential for individuals becoming fully dependent on state support. As a result, this would lead to even more government control. Participant 7 shared the following:

> Is unconditional really unconditional? Policies by governments with particular views might lead to loss of access. For example, in a Muslim state, *fatwas* (a ruling on a point of Islamic law given by a recognized authority) were influenced by scholars under government salaries. Books were written on distancing scholars from politicians to avoid such tensions.

Section 3: Reconciling the Affinities and Tensions Between Islam and Basic Income in Ontario

This section addresses the second research question, which is how participants reconcile the affinities and tensions in relation to their support for or opposition to Basic Income in Ontario. In this paragraph, I outline the various views of the participants to provide an overview of how participants reconciled the affinities and tensions between basic income and Islam in the context of Ontario. All the participants (P1-P10) expressed support for basic income in Ontario in some form. Some did add conditions that might disqualify their support for how basic income is understood and defined. Nevertheless, all participants explicitly stated their support for basic income in Ontario. Participants (P1, P2, P3, P4, P6, P8) explicitly stated that their support for basic income was based on Islamic principles. They shared that the Ontario context did not influence their stance because they already believed it to be supported within an Islamic framework. Participant 4 shared that his support was conditional on there being a condition of

work and it being means-tested. Participants (P7, P9, P10) affirmed that basic income is permissible in Islam and supported it in Ontario for various reasons. For example, Participant 7 shared that a basic income policy should be driven by research in Ontario because Islam allows for this to be the case once a matter is permitted. Participants 9 and 10, who believed that theoretically basic income is allowed in Islam but not encouraged, supported its implementation in Ontario due to various contextual factors. Participant 5's support for basic income in Ontario was based on practical considerations and the current economic climate. His condition was that basic income should be accompanied by some level of evaluation as a measure against abus**e.**

I identified two themes that emerged from analyzing the data, wherein participants shared their reasons for supporting basic income in Ontario. These are as follows: (1) Islamic Scholars in Ontario Express General Support for Basic Income in Ontario Based on Socioeconomic Conditions and Islamic Principles; and (2) Islamic Scholars in Ontario Engage with Eligibility and Work Conditions in Their Support for Basic Income.

Theme 1: Islamic Scholars in Ontario Express General Support for Basic Income in Ontario Based on Socioeconomic Conditions and Islamic Principles

This theme captures participants' support for basic income in Ontario based on systemic challenges and Islamic principles such as *maslaha* (public interest) and the *maqaasid* (higher objectives of Islamic law). Participants (P4, P5, P7, P8, P10) shared their support for a basic income in response to issues like debt, housing instability, educational disparities, and unequal economic opportunities. These challenges outweighed the theoretical concerns about the basic income that were shared during the interview. They saw responding to these challenges as consistent with Islamic principles of collective well-being and social justice. I divide these

perspectives into two subthemes. These are as follows: (1) Support for Basic Income Emerged in Response to Socioeconomic Challenges in Ontario; and (2) Support for Basic Income Emerged from the Islamic Principles of Public Interest and Higher Aims of Islamic Law.

Subtheme 1: Support for Basic Income Emerged in Response to Socioeconomic Challenges in Ontario. The first subtheme points to how participants (P4, P5, P7, P8, P10) viewed Basic Income as a necessary policy in response to the economic struggles experienced by the residents of Ontario. These economic struggles included housing instability, income inequality, underemployment, and systemic barriers faced by immigrants and underpaid workers.

This leads them to resort to unsustainable financial practices. Participant 4 shared that "Tons of families, individuals are coming to the masjid looking for jobs, looking for places to live, but don't have sufficient means. Everyone is basically running their credit line like crazy ... paying a mortgage through another mortgage." They argued that basic income would be an ideal solution to alleviate these hardships in Ontario. Participant 7 shared similar concerns about employment. He shared that "Not everybody has the jobs that they want, not everybody has the ability to get the job that they want." A key factor for Participant 5 in his support for basic income was the financial struggle that people in Ontario experience. He shared that "I would definitely support it because I know that people are absolutely struggling." Participant 7 brought attention to new immigrants in Ontario and how a lack of previous educational opportunities could hinder their ability to thrive. He shared that "not everybody was born and raised here ... with the same education as another person."

Participant 8 shared the challenges faced by undercompensated workers in Ontario. He pointed to professions like that of academia, which require significant dedication, as "not as well-paying as other professions." Participant 8 understood basic income as a way to address this

imbalance by providing additional support to those contributing to society but not receiving fair compensation.

Participant 10 pointed to the concentration of wealth in the hands of a small percentage of people and how this leads to people's needs not being met. His support for basic income in Ontario stems from its potential to address this inequality. He shared the following:

> Our economy allows for large amounts of money to gather in the hands of very, you know, like a really small percentage of people. In that case, for the government to step in and say, 'Listen, the economy has run its course,' we now see that some people have an incredible amount, and we can't take it away from them, they worked for it ... But we do have people who are in need.

When reconciling the tensions and affinities between basic income and Islam, Participant 3 was impressed by OBIP's focus on empowerment and dignity. He shared that he was aware of the demeaning approach of Ontario Works and ODSP from his experience in working with individuals who were recipients of such models. OBIP's design was seen as more consistent with Islamic values. Participant 3 shared the following:

> You make it empowering, and you make sure that it's not demeaning. That's the one I personally believe in. And I think there's room in Islam for that. There's a lot of room in Islam for that type of universal income.

Subtheme 2: Support for Basic Income Emerged from the Islamic Principles of Public Interest and Higher Aims of Islamic Law. The second subtheme explores how

Participants 1 and 2 focused on Islamic legal principles like *maslaha* (public interest) and *maqaasid* (the higher aims of Islamic law) to justify their support for Basic Income. They explained how *maslaha* and the *mqaasid* provide room to support basic income as a means of fulfilling societal well-being. For Participants 1 and 2, the concepts of *maslaha* and *maqaasid* were seen as outweighing any tensions that they shared regarding basic income.

Participant 1 explained that Islam provides flexibility in governance based on public interest. He shared the following:

> Islam gives you the room based on the public interest and what's best for the people … It would come down to those core Islamic principles, such as the preservation of life and other fundamental values. *Maqaasid* (the higher aims of Islamic law) ensures that people's needs are met to a certain extent by the government. So, there is definitely room for that.

Participant 2 shared that Muslims see themselves as stewards (*khalifa*) on Earth and therefore are responsible for benefiting humanity. This concept was then tied to Islamic governance principles in support of basic income. Participant 2 stated the following:

> Muslims consider themselves as people that are here on this Earth to bring benefit to mankind and humanity. If there are policies that align with that purpose, as mentioned in the *maqaasid*, meaning the objectives and ultimate aims of Islamic law, then those policies are generally supported.

Participant 1 discussed the importance of doing more research before implementing a Basic Income across all of Ontario. He cautioned against taking localized pilots that may have

positive results and applying them to larger areas. He stated that "There needs to be more studies, more surveys, more understanding of what the implications are and how it's going to be supported."

Participant 7 reconciled the affinities and tensions in Islam with basic income by sharing that the decision to implement it should be based solely on non-religious factors such as political, social, and economic considerations. Participant 7 shared that this was because basic income is permissible in Islam. Once that is established, other considerations take over. He shared that "it becomes more of a political, social, or economic issue, like who's paying for it, how it's working, and what's happening in society. That will all be based on non-religious arguments."

Theme 2: Islamic Scholars in Ontario Engage with Eligibility and Work Conditions in Their Support for Basic Income

This theme emerged as participants reconciled the affinities and tensions between basic income and Islam by sharing their conditional support for basic income in Ontario. These conditions stem from Islamic principles or practical considerations. Furthermore, the conditions are related to financial thresholds for inclusion or behavioural expectations. They understood these conditions as preserving the integrity of the system. I divide this into two subthemes. These are as follows: (1) Support for Basic Income is Tied to Means-Testing and the Requirement to Demonstrate Financial Need; and (2) Despite General Support, Islamic Scholars in Ontario Hold Diverse Views on the Absence of Work Requirements and Accountability in Basic Income.

Subtheme 1: Support for Basic Income is Tied to Means-Testing and the Requirement to Demonstrate Financial Need. Participants (P1-P10) shared that basic income should not be given to all citizens irrespective of their financial status. A basic income should

have a built-in condition wherein the recipients must be below a minimum financial threshold, so that it could target those in genuine need. This view was informed by both Islamic principles that discourage the misallocation of public funds and practical concerns regarding the sustainability and fairness of basic income. Participants referenced the OBIP as a model that was balanced due to its having a minimum threshold before recipients could receive support.

All the participants were unanimous in their view that the basic income model they would support is the OBIP in which eligibility is limited to individuals whose annual income falls below a specific threshold. For example, Participant 3 shared that "I'm personally for the way that Ontario did it in the pilot project, where you have some level of conditions." Participant 7, when sharing his support for basic income in Ontario, shared that "I would say yes, because that's a conditional or lesser threshold … So I think it wouldn't be unfair that you have universal basic income with a threshold here."

Participant 1 clarified that the affinity with basic income should not be confused with a model in which all citizens receive a cash transfer. He stated the following:

> Like how the universal basic income is proposing, where they're saying that regardless of your situation … regardless of what amount of wealth you have, you are going to get a certain amount, and that's irrespective of your stature. That is where the main issue is.

Similarly, Participant 4 expressed concern about distributing basic income to the wealthy. He shared that "Yes. So again, Islamically, wealth should not be going to the rich if they're already rich now … wealth should not be given to someone who is not in need of it."

Subtheme 2: Despite General Support, Islamic Scholars in Ontario Hold Diverse Views on the Absence of Work Requirements and Accountability in Basic Income. All the participants shared some level of concern regarding the absence of a work condition in the OBIP. In this context, they shared a lack of emphasis on the work this would entail, the moral obligation of self-sufficiency, and the general disapproval of dependency as a lifestyle. This subtheme looks at how participants responded to the absence of a work condition in the OBIP and what forms of accountability they considered necessary.

Participant 4 ‘s support was conditional on a work requirement and would not support basic income in Ontario without it. Participant 4 argued that public funds would be misused, and it would have negative economic consequences. He stated that "I don't think I would be supportive of that because ... you're just giving away our tax dollars ... to people that don't deserve it." He reflected on past government spending as a reference point and shared that "Part of the reason for this inflation is the amount of money that was dished out during COVID." Participant 4 then added that "dishing out to people that don't deserve it" would only worsen financial challenges and that a lack of conditions would mean that we "dig a deeper hole for ourselves."

Participant 3 shared a more cautious stance when supporting basic income because of the potential misuse and lack of accountability. Participant 3 shared that individual circumstances are complex, and that the assumptions people make about recipients who choose not to work, like the "Malibu Surfer," may overlook deeper psychological or structural challenges. Explaining this, he shared that “You meet people that look very normal on the outside, but once you start talking to them ... you find that there are many causes." However, Participant 3 also warned against the risks of an unconditional model. He referenced the CERB as an example of financial

mismanagement when cash transfers take place without strict conditions. He shared that “We were dishing out money in the billions without actually doing any checks. And now, we're spending hundreds of millions of dollars trying to recuperate what we gave to people who didn't deserve it in the first place." Participant 3 concluded that while basic income could be beneficial, it should not be a system of indiscriminate handouts. His final thoughts were that the issue was nuanced and said, “I would definitely agree with a threshold… but at the same time, I know it's complicated, so playing it by ear."

Participants (P1, P6, P7, P8, and P9) were asked whether they would support Basic Income without a work condition if the cost of policing the system exceeded the cost of the abuse itself. The responses generally leaned toward accepting some level of abuse if the overall cost-benefit analysis justified it.

Participant 6 added that some level of system abuse is inevitable. Explaining this, he shared that "There are going to be some people surfing, irrespective of how much we try to, you know, fix things up. It's trial and error."

Participant 8 pointed to the importance of economic efficiency when weighing the cost of policing misuse against the wider societal benefit. He shared that decisions should consider the evidence of which approach results in greater harm. Participant 8 explained this as follows:

> We will probably just ignore it, because we'd look at the greater loss. And we play the greater good theory, which also exists in Islam, *dar’ al-mafaasid awlaa min jalb al-manaafi’* (preventing harm takes precedence over securing benefit). So, if we're going to be losing more money trying to get the money back, then I don't think there's a point, from an Islamic perspective.

Participant 7 offered another legal perspective from the Islamic tradition. He shared that if there is evidence that such cases are rare, then they can be overlooked from an Islamic policy perspective. Explaining this, he shared the following:

> Economically, I can't say, but from a principled perspective, in *shari'a* (Islamic moral and legal framework), we have certain laws like *al-naadir kal-maa'dum*, which basically means that rare occurrences are non-existent. We don't really give consideration to that … So if this "Malibu Surfer" situation is genuinely negligible ... it wouldn't be wrong to overlook it.

Participant 9 offered a different perspective and suggested that even if investing in monitoring and enforcement is more expensive, it could still be worthwhile. He shared that "Sometimes we put in money for non-tangible things that we know will eventually lead to better societal outcomes." Participant 9 made the case that spending on oversight could be analogous to public health initiatives, where the financial returns may not be immediate. However, there is a larger benefit to society that justifies this investment. He shared that when a public health unit funds a program, at times "You may not see a financial benefit sometimes, but you will see the definite indirect benefits of it."

Participant 5 shared that he would "definitely support" a basic income. However, his support hinges on ensuring that there is a rigorous evaluation system in place to prevent individuals from abusing the system and to ensure that the program successfully meets its objectives. Participant 5 shared that this is a balance between trust and accountability. Explaining this, he shared that "If we want to trust our people, we give it to them unconditionally. But from

our end, we have to evaluate to see how successful a project is and if people can be trusted to not abuse the system."

Participant 7 looked at Islamic governance structures to suggest that a community-based oversight system, like neighbourhood watch, could be established. He shared that this could serve as an alternative for regulating potential misuse without the excessive costs. He explained that Muslim societies in the past had localized accountability systems where designated individuals were responsible for monitoring ethical conduct. Applying this idea to Ontario, Participant 7 shared that a similar approach could be used to identify potential abuse of basic income in Ontario. The community-led approach would offset the need for government enforcement. He shared that "You can possibly have some kind of neighbourhood watch that can call out if a person is never going to work and is just partying every day. An inspector could be sent in such scenarios."

Participant 10 spoke about their support for basic income in Ontario despite the absence of a work condition. He shared the role of cultural values in Ontario, which already contains a strong work ethic. He shared that, "We have … what's known as the Protestant work ethic here ... this idea of just working really hard, grinding, and waking up at 3 am." He added that the culture in Ontario is such that, from a young age, individuals are conditioned through education and social norms to contribute to the workforce. This creates a stigma around idleness. He shared that "In that sense, I can see how ... we do have some kind of mechanisms in place to discourage people from just becoming complacent and lazy."

Discussion

In this section, I analyze the extent to which the views of the participants, Ontario-based Muslim scholars, aligned with, differed from, or expanded upon the existing academic literature. I organize this chapter into three sections. In the first section, I share the implications the findings had on the academic literature. I explore areas of alignment, areas of tension, and where the research filled the gap. In the next section, I discuss the implications the findings may have for the field of social work and social policy. Using the OBIP report by Segal (2016) as a reference point, I explore areas of alignment, tension, and potential collaboration. The first two sections begin with a visual summary of the section. Throughout this section, I integrate the literature, participants' insights, and my reflections to offer a critical analysis of the intersection between basic income and Islam. I end this section by highlighting the gaps this research has addressed, opportunities for future research, and research limitations.

Implications for the Academic Literature

This section explores what did and did not align when comparing the views of Islamic scholars in Ontario on basic income with the academic literature. I explore the sources participants cited, the existence of redistribution in Islam, means-testing as a condition for basic income, the hierarchy of responsibility from the Islamic perspective, and a pragmatic approach to social policy as areas of alignment. As for areas that did not align, I highlight that *zakat* was not considered a widely accepted funding source and that there was a greater emphasis on a work condition. Throughout this section, I integrate my reflections to offer a critical analysis of the intersection between basic income and Islam. Below, I provide a visual summary of what did and did not align with the academic literature.

Figure 2

What did and did not align with the academic literature?

Note: A visual summary of what did and what did not align with the academic literature.

What did Align?

Islamic Sources Cited by Scholars and Participants. My findings affirmed that participants shared their affinities and tensions rooted in the same sources referenced by scholars in the Islamic section of my literature review. Like Siddiqui (1988), Bullock and Al-Shami (2019), and others, participants referenced primarily from the Qur'an and hadith, followed by the practices of the early Caliphs. In some cases, such as with Participant 8, juristic sources like Abu Yusuf's views on *ghaneema (*spoils of war) distribution were also referenced.

Redistribution Exists in Islam. In the context of an affinity with basic income, participants discussed redistribution models in Islam, like *zakat* and *sadaqah*, which reflected the models of redistribution discussed by Bullock and Al-Shami (2019), Siddiqui (1988), and Fadel (2020). Participants also grounded their reasoning in Islamic principles stemming from Qur'anic

and prophetic teachings like the concept of humans being stewards or vicegerents (*khalifa*) of God on Earth (Bullock & Al-Shami, 2019; Chapra, 2007; Siddiqui, 1988) and the belief that the Earth's resources have been divinely allocated for the benefit of all humans (Bullock & Al-Shami, 2019; Siddiqui, 1988). Likewise, participants aligned with the literature in affirming that people's basic needs should be met (Bullock & Al-Shami, 2019; Siddiqui, 1988) and that the state holds a degree of responsibility in ensuring that these needs are met (Siddiqui, 1988; Bullock & Al-Shami, 2019).

The studies conducted to examine the impacts of the OBIP reported numerous positive effects from the participants in the program, including improved physical and mental health, food and financial security, housing stability, access to education, social mobility, and community engagement (Ferdosi et al., 2023; Gokani et al., 2025; Swift et al., 2021). These positive outcomes, which are rooted in dignity and well-being, reflect what many participants described as Islamic aspirations for a just society. Participants linked basic income to Islamic ideals related to redistributive principles, such as the higher aims of Islamic law (*maqaasid)*, concepts of justice (*adl*), dignity, and the right of people to have their basic needs met. For example, Participant 1 described the Islamic redistributive approach as fulfilling "the preservation of life," and Participant 6 described it as protecting "life, religion, and dignity." Participant 2 said Muslims are expected to "bring benefit to mankind." Participant 8 highlighted the importance of addressing "systemic inequality". Participant 10 stated that resources should be "distributed in a fair manner."

In my view, there is a powerful and optimistic overlap between OBIP's reported outcomes and the ethical aspirations of Islamic redistributive justice. Policymakers can consider

this overlap when advocating for a basic income by addressing poverty reduction from both economic and secular ethical perspectives, as well as deeply rooted religious values.

Support for Means-Tested and Needs-Based Basic Income. Most, if not all, participants opposed a universal basic income model that distributes cash to all citizens regardless of their individual needs. Participants favoured a basic income that takes a needs-based and means-tested system. This was seen as similar to *zakat* in that it targets those in need. This aligns with Hasan (2020), Bullock & Al-Shami (2019), Siddiqui (1988) and Fadel (2020). It also aligns with the broader literature in Islam around distributive justice. All the sources referenced in this study emphasize that Islamic distributive justice focuses its support on the most disadvantaged.

Hierarchy of Responsibilities in Islam is First the Individual, Community and then the State. The hierarchy of responsibilities from an Islamic perspective shared in the literature review did align with participants' views. Siddiqui (1988) and Chapra (2007) outlined a hierarchy of responsibilities where they argue that individuals bear the primary responsibility, followed by the family, then the community, and only as a last resort, the state. Participants did not explicitly outline a hierarchy like Siddiqui and Chapra did. However, they consistently emphasized work as an expectation and as a default assumption when discussing basic income. The expectation that individuals must work was clear in their response to the "Malibu Surfer" scenario. For example, Participant 6 argued that if the "Malibu Surfer" has dependents, they have no choice but to work. This implicitly assumes that personal responsibility comes first before state support.

Furthermore, participants referencing redistribution models of *zakat* and *sadaqah* affirm a hierarchy of responsibility. *Zakat* and *sadaqah* have personal, communal and state-administered

aspects. For this study, the mention of *zakat* by participants was considered in the context of state-led redistribution, given that basic income is state-led. However, *zakat* can also function on a more personal and community-based level and can operate entirely independently of the state. The reference of participants to *zakat* and *sadaqah* models reinforces Siddiqui (1988) and Chapra's (2007) hierarchy of responsibility in Islam, in that personal and communal forms of redistribution play a role in Islamic society.

Pragmatic Support for Basic Income Despite Work Condition Concerns. Building on this hierarchy of responsibility, tensions arose around the absence of a work requirement in basic income and concerns about the "Malibu Surfer" scenario. Participants shared critiques similar to those raised by Rawls (2005) and Dworkin (1983) about fairness and reciprocity. The critiques included some concerns found in Yang et al.'s (2021) study, which found that basic income could undermine efforts to achieve full employment. Some of the participants expressed hesitation in their support for basic income in Ontario due to this tension. Moreover, Participants 9 and 10 viewed basic income as technically permissible but not encouraged in Islam outside the context of Ontario. Participant 9 used the word *mubah* (permissible) when discussing the permissibility of basic income. *Mubah* is a term used in Islamic jurisprudence (*fiqh*) to classify a neutral category. Its counterpart would be actions considered *sunnah* or *mandub* (encouraged or recommended based on the prophetic tradition) or *makruh* (disliked) (Nyazee, 2003). Likewise, Participant 10 allowed for its permissibility within an Islamic context but shared that it should not be actively pursued because the comprehensive Islamic economic system offers a more holistic alternative. However, ultimately, all but one participant supported a basic income in Ontario despite these concerns. The concession some participants made aligns with Van Parijs and Vanderborght's (2017) reading of Dworkin, who, in theoretical discussions, labelled

individuals who choose not to work while relying on government support as “scroungers,” but adopted a more pragmatic stance when it came to policy. Dworkin (1983) argued that tolerating some inequity is preferable to denying support to those who genuinely need it.

For example, Participant 7 reflected this pragmatic stance in his approach, drawing from the Islamic legal maxim *al-naadir kal-maa’dum* (the rare occurrence is like that which is nonexistent). He argued that rare cases of abuse should not shape broader policy. Participants 1, 6 and 8 took a similar view and shared that tolerating the misuse of a basic income that is minimal may be more practical than enforcing more costly restrictions. However, Participant 9 shared that enforcement that may be more costly than the amount being saved could have a positive impact on nurturing a culture of responsibility.

What did not align?

***Zakat* as a Funding Source for Basic Income Not Widely Accepted.** Bullock and Al-Shami (2019) discuss three sources of funding basic income from an Islamic perspective, which are *zakat*, *sadaqah,* and revenues from natural resources or endowments (a form of *sadaqah*). However, participants' opinions did not align with this perspective because they distanced themselves from zakat as a funding source for basic income. Instead, they favoured *sadaqah*, because it was viewed as more flexible.

In my opinion, the majority of participants may have preferred *sadaqah* over *zakat* because the discussion was often focused on OBIP and OBIP’s eligibility criteria, which are based on income rather than savings. In this context, there may have been an inclination from participants to shift from *zakat* to *sadaqah* because *sadaqah* is not tied to savings. This allows for a broader group of recipients and, therefore, creates room for alignment with OBIP. On the

other hand, *zakat* eligibility is tied to an individual's accumulated wealth and savings. This would not align with the income-based criteria of the OBIP. If the discussion had instead focused on a system where eligibility was determined by savings rather than income, or the discussion was in the context of a Muslim majority country, there might have been a more nuanced debate on the role of *zakat* in funding basic income.

Emphasis on a Work Condition Not Reflected in the Literature. Bullock and Al-Shami (2019) argue that Muslims may be more inclined to support a negative income tax model of basic income like the OBIP over a universal basic income model wherein all citizens would receive cash transfers regardless of need. They argue that Islam has a tradition of the wealthy supporting those in need. *Zakat* is one of the models Muslims are familiar with, and it is not tied to work requirements. Therefore, *zakat* is more aligned with the negative income tax model. This view partially aligns with the participants in this study who largely rejected the idea of giving all citizens cash without assessing their needs. However, in contrast to Bullock and Al-Shami's view, participants consistently emphasized the importance of a work requirement. Although they acknowledged that there are no conditions of work tied to *zakat*, they in theory, supported adding it as a condition in a basic income to prevent misuse.

In my view, there are two reasons participants did not align with Bullock and Al-Shami's (2019) view that accepting the absence of a work condition in *zakat* could be translated to accepting the absence of a work condition in a basic income. First, participants viewed basic income as a social policy distinct from *zakat* and therefore found no issue with attaching conditions, such as work requirements. Second, there is a difference between how *zaka*t and basic income are allocated and distributed to recipients. *Zakat* is typically a one-time transfer that is not guaranteed to be made every year, let alone monthly. Therefore, from the recipient's

perspective, they do not have a guarantee that they will receive or a guarantee of the amount they will receive. In my opinion, this minimizes concerns around long-term dependency when it comes to *zakat*. In contrast, basic income is a regular and guaranteed payment and therefore raises concerns about work incentives and responsibility. As a result, while participants accepted *zakat* as an unconditional form of support, they felt that basic income should include a work requirement to align with Islam's emphasis on self-reliance and work.

Bullock and Al-Shami (2019) and Fadel (2020) conclude in their articles that basic income ultimately aligns with Islamic principles. However, the majority of participants in this study added a work requirement to their conception of basic income. Yang et al. (2021) identify "unconditionality" as one of the most frequently cited attributes in basic income definitions. Therefore, it would seem that a conception of basic income with a work condition would disqualify it from being defined as a basic income. This differs from the participants' support for a condition that recipients should fall below a minimum level of income or that the basic income should be means-tested, as there is a precedent for this in the OBIP. Furthermore, Yang et al. (2021) identify that there is a difference of opinion among scholars in the literature on this issue. However, Yang et al. (2021) did not share a difference of opinion among the scholars with regard to adding a work condition for basic income.

Therefore, in my opinion, from a theoretical perspective, participants appear to support a model that sits between Ontario Works, with some participants specifically critiquing it for undermining the dignity of recipients and the limited amount of financial support distributed, and the OBIP, which they have also critiqued for its absence of a work condition.

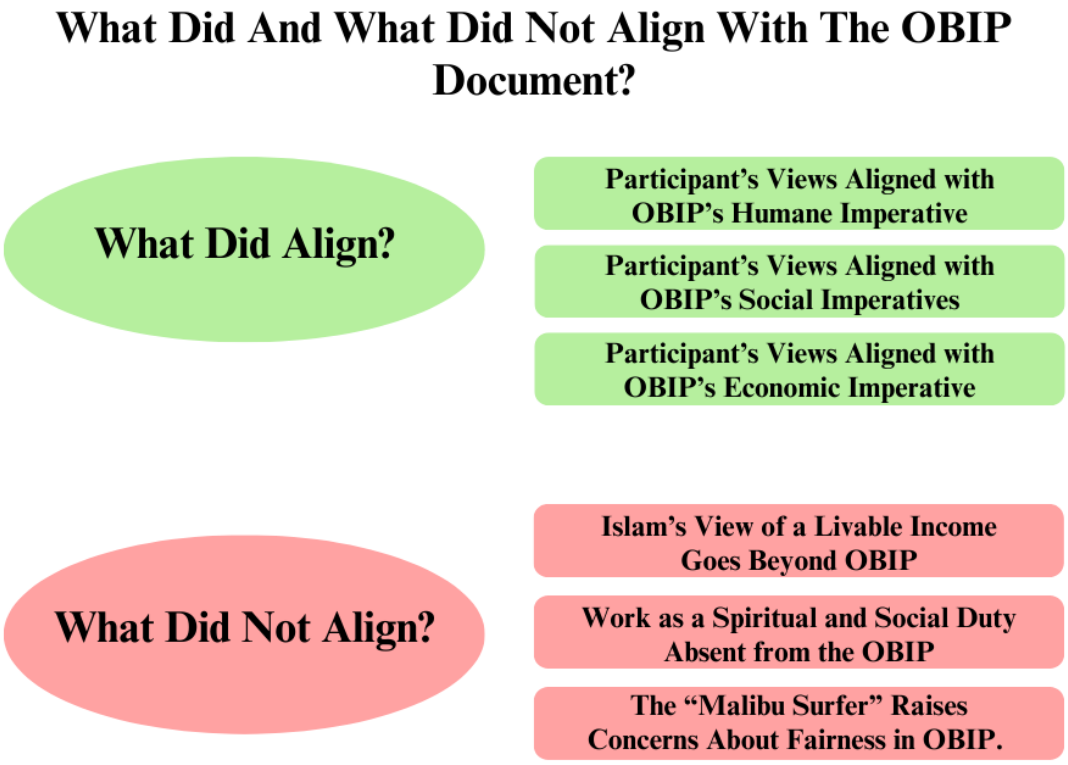
Implications for Social Policy

In this section, Segal's (2016) discussion paper for the OBIP is used as a reference point for policy analysis. I share where there are areas of alignment, tension, and potential collaboration. I compare Segal's policy-based justifications with the Islamic justifications of participants in this study. This section aims to explore how engaging with secular and Islamic frameworks can inform future advocacy and policy design.

Segal (2016) frames his support for basic income around three key imperatives: humane, social, and economic. The OBIP document states, "These facts combined create a persuasive, humane, social, and economic imperative to see how it might best be done" (Segal, 2016, p. 23). I discuss below how these imperatives largely align with the perspectives of participants in this study. I follow this up with how Islam's view of a livable income may be more expansive than OBIP, the absence of work as a spiritual and social duty in the OBIP, and the lack of emphasis on the "Malibu Surfer" scenario in the OBIP document as areas that did not align. Throughout this section, I integrate my reflections to offer a critical analysis of the intersection between basic income and Islam. I conclude this section by offering suggestions should the OBIP be reintroduced in the future. Below, I provide a visual summary of what did and did not align with the OBIP document.

Figure 3

What did and did not align with the OBIP document?



Note: A visual summary of what did and did not align with the OBIP document?

What did align with OBIP?

Participant's Views Aligned with OBIP's Humane Imperative. When discussing the humane imperative, Segal (2016) appeals to society's highest ideals to justify basic income. He refers to the need for a "modern, democratic, inclusive… society" to prioritize poverty reduction (p. 22). He highlights that in a democracy, rights should be "equal for all" and calls for fairness and dignity (p. 20). Participants in this study shared similar reasoning based on values. However, participants sourced their reasoning from their own moral and spiritual framework. They saw support for others as a duty stemming from Islamic principles. For example, Participant 3 referenced the idea of stewardship (*khalifa*). Participants 3 and 10 highlighted the belief that Earth's resources are meant for all. The view that people's basic needs must be met was

highlighted by Participants 1 and 6. Participant 10 further emphasized that wealth is ultimately a trust from God. These views align with Islamic redistributive principles and models, such as *zakat* and *sadaqah*, as discussed in the works of Islahi (1992), Siddiqui (1988), Bullock and Al-Shami (2019), and Chapra (2007), who similarly emphasize justice, responsibility, and collective welfare as Islamic principles.

In my view, this alignment highlights an important insight gained from this research. The participants and Segal (2016) drew their reasons for basic income from different sources, and both arrived at some level of support for a basic income. This overlap challenges the assumption that religious and secular views are consistently at odds with each other. This study demonstrates that different world views can inform policy goals in their own distinct way.

Concerns around inequality further illustrate this overlap. Segal (2016) expresses his concerns about inequality by referring to rigid safety nets that create poverty traps and "income tax deductions" that favour those "already doing reasonably well" (p. 21). This view was also shared by participants in many ways. However, while Segal approached redistribution from an economic lens, the participants in this study framed it as a moral and religious duty. For example, Participants 2 and 4 reference Qur'anic verses and prophetic traditions that address the circulation of wealth and warn against its concentration among the wealthy.

Participant's Views Aligned with OBIP's Social Imperatives. Segal (2016) writes that "People living in monetary poverty often also experience time poverty. They are in a daily race to meet the most basic and modest of survival needs, with far less resources than are required. This harms families, children, and relationships" (p. 21). Thus, according to Segal (2016), monetary poverty leads to time poverty, which then undermines family life and social cohesion.

Participant 9 shared this concern explicitly when discussing how individuals may choose to work fewer hours in order to maintain a healthier work-life balance in the context of basic income.

Segal (2016) challenges "the worst and most callous of discriminatory and diminished expectations to make dismissive assumptions about the choices that could be made by low-income people when afforded a Basic Income" (p. 20). Similarly, the understanding of honour and the dignity of the poor was essential to participants. Participants 3 and 9 stressed the importance of preserving dignity in giving. Participants 3 and 9 specifically highlighted *tamleek*, which is the unconditional transfer of *zakat*, as a way to honour the autonomy of the recipient. Moreover, Participants 3 and 6 articulated an understanding of human nature that assumes people will strive for improvement and act responsibly when treated with dignity.

In my opinion, the participants' alignment regarding the autonomy of the recipient of support was limited to discussions around *zakat*. However, in the context of basic income, participants raised concerns due to its guarantee of prolonged financial support. Concerns were also raised regarding the "Malibu Surfer" and the absence of clear work expectations in a basic income. Participant 9, for example, shared that vulnerable populations may require some restrictions. Participants 3 and 4 added that laziness could play a role. Therefore, while these values initially reflect an affinity with the principles of basic income, that affinity begins to transform into tension when applied to the concept of basic income. This tension is explored in the next section.

Participant's Views Aligned with OBIP's Economic Imperative. Segal (2016) frames one part of the economic argument for basic income around the broader costs of poverty. Citing the Ontario Association of Food Banks' *Cost of Poverty* report, he writes that in 2008, poverty

reduced Ontario's economic output by an estimated 5.5 to 6.6 percent, costing the province between $32.2 and $38.3 billion annually (pp. 17–18). These losses stem from lower productivity, higher healthcare use, poorer educational outcomes, and increased demand on policing and legal systems. Segal views basic income as a valuable way to assess how these costs might be reduced and states that "Testing a Basic Income is a humane and useful way to measure how so many of the costs of poverty ... might be diminished…" (p. 72).

Beyond the "cost of poverty" argument, Segal (2016) also presents a practical case for basic income as a more efficient alternative to Ontario Works and ODSP. He writes that Ontario spends approximately $9 billion annually on these programs. This does not include the added strain on healthcare, education, and the legal system. He argues that the Basic Income pilot should evaluate whether a simpler, automatic payment system can achieve "legitimate efficiency gains," including savings in administration and improvements in health, education, labour participation, and community well-being (p. 22). He further explains that this would require assessing the "direct administrative costs or savings to Ontario" by replacing existing programs with a "simple, direct Basic Income" (pp. 43–44). These savings include reductions in monitoring and enforcement costs.

Participants in this study did not generally frame their support for basic income in economic terms. However, when asked, Participants 1, 6, 7 and 8 shared that if the costs of monitoring and penalizing recipients were more expensive than simply providing unconditional support, then basic income may be more practical.

Segal's (2016) calls for a council composed of "public servants at Ontario Works and ODSP and in municipal and First Nations governments, members of charitable organizations

working with those who live in poverty, leading experts 'on the ground,' scholars, and individuals living in poverty" (p. 36). In my opinion, this reflects a slight alignment with what Participants 1 and 2 shared regarding Islam's framework of considering the *maslaha* (public interest). Likewise, there is an alignment with what Participant 7 shared regarding the importance of leaving implementation to experts in the field. Both Segal and the participants seem to agree that working together and listening to diverse voices is important when designing basic income policies.

Closely related to this, another alignment can be seen under Segal's (2016) economic imperative. Participants 2, 3, 4, 8, and 10 referenced the innovative social policies of the early caliphs and how Islamic governance historically demonstrated a willingness to introduce new social programs beyond the core redistribution models established in the Qur'an and hadith. This openness to innovation aligns with the OBIP's call to explore new methods of redistribution beyond existing systems like Ontario Works. Segal refers to this challenge as "path dependency". He writes that there is a tendency for governments to stick to long-standing policy paths without significant innovation (p. 22). Basic income is referred to as a "new path" by Segal (2016).

Like Segal (2016), participants were open to considering new social policies beyond the ones currently in place. In my view, given that the participants saw a precedent by the caliphs of adapting social policies to serve the public good without abandoning core religious obligations, like *zakat*, basic income was not outright rejected. Instead, participants engaged with the concept to see how it can align with an Islamic ethical framework.

What did not align with OBIP?

Islam's View of a Livable Income Goes Beyond OBIP. Segal (2016) advocates for a basic income set at 75 percent of Canada's Low-Income Measure and proposes a refundable tax credit that would provide approximately $1,320 per month to single individuals. This recommendation ultimately shaped the design of the Ontario Basic Income Pilot, and a single person was guaranteed up to $16,989 per year and a couple were guaranteed $24,027 per year. This amount was reduced by 50 cents for every dollar earned through work. Individuals with disabilities would also receive an additional $500 per month. According to the Ontario government, this payment structure was designed to meet household costs and average health-related spending. Therefore, this aligned with Segal's advice to combine basic income with other broadly available tax credits and benefits. Individuals could work and study while receiving benefits, but a 50% reduction rate was applied to earnings (Government of Ontario, 2017).

However, Segal (2016) and OBIP's level of support do not fully align with the Islamic framework presented in the literature or expressed by participants. Rather, from an Islamic perspective, it could be argued that the state is required to cover more than just basic needs. Siddiqui (1988) presents a wide range of needs that the state should provide, which include food, clothing, shelter, and water, which are essentials "mentioned by every scholar who wrote on the topic" (p. 261). He expands this list to include medical care (doctors' fees, the cost of medicine, and seasonal clothing), education, support for people with disabilities, transportation, financial assistance for marriage and trade tools. Moreover, all the participants referred to *zakat* as the core model of redistribution in Islam. *Zakat* determines eligibility based on the *nisab* threshold, which is calculated from savings rather than income. The *nisab* is traditionally set at 87.48 grams of gold held for a full lunar year. This corresponds to around $12,122.98 in savings (Islamic

Relief Canada, n.d.). In Ontario, there are similar critiques of what is an adequate social safety net. For example, advocates for a living wage take into consideration multiple factors that OBIP may not consider. Although their focus is on the idea that individuals should earn a living wage as opposed to a minimum wage, what is relevant to the OBIP is its approach to determining what the cost of living is. It considers how much the cost of living is when accounting for general expenses, the type of household, and other contingencies. This amount is then reflected in a yearly salary and converted into an hourly wage (Coleman, 2024). Likewise, Canada's Bill S-206, the National Framework for a Guaranteed Livable Basic Income Act, argues for a *livable* basic income (Senate of Canada, 2025a).

In my view, a savings-based model like *zakat* could serve as a starting point for rethinking a more expansive understanding of what vulnerability may mean for residents of Ontario. In the *zakat* model, a wider range of financial needs is considered when taking into account debt and lack of assets. Moreover, Siddiqui's (1988) framework appears to offer a longer list of what the state should provide. This dual approach, which rethinks the definition of vulnerability through the lens of *zakat* and expands the list of needs required by the state to provide, could potentially offer valuable insights when discussing a future basic income policy.

Work as a Spiritual and Social Duty Absent from the OBIP. Segal (2016) points out that basic income would reduce barriers to employment that are in current programs like Ontario Works and ODSP. His focus is quantitative, as evidenced by his emphasis on measurable indicators, such as "hours of paid work" (p. 7), "the intensity and length of job search activities" (p. 8), and "earned income and work participation" (p. 8). Segal (2016) seems to view work primarily from an economic perspective.

On the other hand, participants in this study viewed work from a moral and spiritual lens and described it as a duty and a means of contribution. In the context of work, concepts like cultivating the earth (P3, P10), giving charity (P2, P6, P10) and enjoining good, and forbidding evil (P3) were referenced. Participant 7 shared the prophetic example of Dawud (David), who worked with his own hands, and this was seen as evidence of the dignity of labour because from the Islamic perspective, prophets engage in only that which is dignified. Therefore, work was seen as a way of fulfilling one's responsibility to both society and God. This moral and spiritual relationship to work appears largely absent in Segal's (2016) framing. Instead, he focuses on economic metrics and policy performance. In my view, integrating these value-based understandings of work into policy design could lead to a more holistic approach. It would not only facilitate employment but also affirm the deeper ethical and social roles that work plays in people's lives.

The "Malibu Surfer" Raises Concerns About Fairness in OBIP. A key tension participants engaged with was the ethical challenge posed by individuals who are able but unwilling to work: the "Malibu Surfer". Some participants agreed that such cases are rare. However, they considered some form of work conditionality to uphold the value of work and ensure the model is fair. As for Segal (2016), he does not directly address this scenario. His focus remains on evaluating outcomes and improving labour market participation. Where he does speak on public attitudes, he cautions against being "discriminatory" or "dismissive" of the choices that low-income people may make (p. 20). He points to the harms of excessive surveillance and policing. He writes that a basic income should be one "that is not managed by systematic monitoring and policing of the life choices of Ontarians living in poverty, and that treats all individuals with respect and dignity" (p. 62). Segal doesn't seem to offer guidance on

how the state should respond to those who deliberately opt out of work as a lifestyle without a valid reason.

In my view, this omission reflects a gap in the OBIP document. The “Malibu Surfer” scenario is a prevalent concern about basic income that can be observed in this study. There are libertarian and egalitarian critiques of basic income that engage with it. Additionally, Yang et al. (2021) report it as one of the drawbacks of basic income. Lastly, the participants in this study discussed the absence of a work condition and the potential abuse that can take place.

In contrast, Segal (2016) prioritizes autonomy and system efficiency, but is silent about personal responsibility. However, participants consistently emphasized reciprocity, fairness, and personal responsibility while also affirming values of autonomy and dignity. Segal's (2016) omission of fully engaging with the ethical challenge shared across both Western and Islamic perspectives means the OBIP document is missing a key element of the discourse around basic income.

In conclusion, if the OBIP were to be reintroduced, it would require more substantial ethical justifications and economic arguments to support its continuation. OBIP did not fully engage with the moral reasoning for guaranteeing financial security regardless of whether an individual chooses to work or not. Moreover, a public education campaign should simplify the justifications for basic income by utilizing social media, short videos, and real-life stories to ensure they resonate with everyday people. Rather than relying solely on dense reports, outreach should focus on addressing common misconceptions.

Coupled with public education efforts, community-based engagement is also essential. In the lead-up to the OBIP, only one multi-faith network hosted a symposium. In the future, similar

initiatives could be organized within the Muslim community to build awareness and support for a basic income. Islamic scholars are trusted community leaders and well-positioned to guide such conversations. Islamic scholars could use this thesis to help engage with basic income if it is reintroduced.

Where the Research Filled the Gaps

Contributing to a Limited but Growing Islamic Discourse on Basic Income

Research on Islamic perspectives on basic income is limited. Hasan (2020) explores the concept of a universal basic income for all citizens. Fadel (2020) presents a concise essay exploring whether basic income is compatible with Islamic values. Bullock and Al-Shami (2019) provide the most extensive engagement with the topic from an Islamic perspective. Siddiqui (1988) addresses related concepts when discussing cash transfers and the Islamic obligation to ensure a minimum standard of living. Most other works focus more generally on wealth distribution or poverty alleviation (e.g., Ahmad, 1989; Akhtar, 2000; Amir, 2007; Bashir, 2018; Chapra, 2007; Hasan, 1997, 2007; Iqbal, 1988; Islahi, 1992; Kahf, 2002; Rahim, 2013; Wilson, 2011). Therefore, this study adds to the limited literature that engages with basic income and Islam.

Contributing to Islamic Debates on Individuals Who Chooses not to Work

This study fills a gap in the literature by examining Islamic scholars' views on the absence of a work condition in the context of basic income and individuals who choose not to work. This is a prominent tension identified in both Western debates and the Islamic discourse, as evidenced by this study. There seems to be a general consensus among scholars on the

obligation to support those in genuine need. The point of tension for scholars is considering how the state should view an unconditional basic income framework where there is an absence of a work condition. Coupled with this is how the state should respond to individuals who voluntarily abstain from work for a prolonged period while receiving a basic income. Fadel (2020) and Siddiqui (1988) assume that most individuals will remain motivated to improve their circumstances and argue instead that the amount provided would not be enough to discourage work. Among the limited number of works engaging Islamic perspectives on basic income, this study offers a distinct contribution by directly confronting the tension of the absence of a work condition. It provides diverse scholarly perspectives that have received little attention in prior research.

Future Research and Limitations

Future Research

Shi'a Muslim Perspectives and Basic Income Implementation. Future research could explore Shi'a perspectives on basic income and Islam. Sunnis and Shi'a's concur with the Quran as a source. However, beyond that, Shi'a's have their own foundational and interpretive sources, and therefore, it may lead to conclusions that are different from those of Sunni scholars. This is especially relevant considering that Iran, a Shi'a majority country, is one of the few nations to have implemented some type of basic income program (Guillaume et al., 2011). Examining Iran's model could offer valuable insights into how Shi'a jurisprudence and governance interact with the concept of basic income.

Assessing Needs in Basic Income from an Islamic Perspective. Further research could examine the concept of need as articulated by Siddiqui (1988), Bullock and Al-Shami (2019), and the participants who supported a needs-based approach. An extensive and comparative

analysis could be explored to assess how Islamic conceptions of need fulfillment align with, or differ from, the income threshold used in the OBIP. Both Siddiqui and Bullock and Al-Shami suggest a needs-based approach, which may imply a higher threshold than OBIP. A potential area for further study is to explore if the basic income amount offered through OBIP falls below what is considered Islamically sufficient. If it does fall below the Islamic threshold or is similar, garnering support from Muslims in Ontario for the amount recipients should receive from a basic income would be more likely.

Exploring Muslim Perspectives on Basic Income and Work Incentives. Future research could adopt a mixed-methods approach, integrating quantitative surveys to assess general attitudes among the broader Muslim population. Qualitative interviews would explore how they reconcile basic income with the absence of a work condition. This would extend beyond the perspectives of Islamic scholars to include how Muslims in Ontario understand and view basic income. This study would have the potential to explore everyday perspectives and lived experiences within Muslim communities.

Exploring a *Zakat*-Based Model for Basic Income Distribution. Future research could explore whether scholars could develop a *zakat*-based policy that provides basic income exclusively to *zakat*-eligible individuals. Muslim charities in Canada could implement this framework. Since *zakat* does not have a work condition, it aligns with a widely used definition of basic income. A second line of inquiry that Islamic scholars could explore is whether *zakat* could be distributed monthly instead of as a one-time payment.

Even if *zakat* is limited to annual distribution, this would resemble models like the Alaska Permanent Fund (Parijs & Vanderborght, 2017). Moreover, the periodic nature of payment is seen as a less significant deviation from basic income principles than the inclusion of

work requirements. This is consistent with Yang et al. (2021), who identify unconditionality as one of the most frequently emphasized attributes in basic income definitions, while payment frequency is not considered a significant attribute in comparison.

Limitations

One limitation of this study is that all interview participants were men and affiliated with the Sunni sect. Without doubt, this shaped their perspectives and the sources they used, and as a result, they provided Islamic views from the Sunni perspective. However, it should be noted that core Islamic models such as *zakat* and *sadaqah*, which were prominent in this study, are shared across both Islamic sects.

Another limitation lies in the participant profile. All the participants were Islamic scholars who are deeply engaged with Islamic thought and in their communities. Therefore, this may have narrowed the range of perspectives and influenced the discussions to be more scholarly. The insights from everyday Muslims may not have been fully explored in this study and could offer alternative views on basic income.

Finally, my background may have influenced how the research questions were framed, interpreted, and analyzed. I am a researcher with a personal and academic interest in Islamic thought, and I value Islamic discourse on an individual level.

Conclusion

This research explores the affinities and tensions between Islamic principles and the concept of basic income. Most participants supported a basic income for those unable to support themselves, like individuals with permanent illness, disabilities, or temporary unemployment.

Participants also viewed basic income to be beneficial for those who are employed but still struggling financially.

However, the core tension surrounding basic income in this study focused on the unconditional attribute of basic income. Yang et al. (2021) establish that the unconditional attribute is included in most definitions of basic income and is a core feature of basic income. Yang et al. also highlight that this concept is interpreted in different ways. Some definitions understand unconditionality as meaning that eligibility should not depend on income and, therefore, it should not be means-tested. However, the OBIP was means-tested and still referred to as a basic income. Thus, participants in this study who believed that basic income should be means-tested were consistent with OBIP. Participants opposed allocating resources to the wealthy, and this view was tied to their support for a means-tested basic income.

The other interpretation of the unconditional attribute of basic income that Yang et al. (2021) point to is the absence of a work requirement. In theory, participants in this study expressed discomfort with this part of the unconditionality as well. Participants shared that work, or some other form of societal contribution, should be expected if one is receiving public funds. If unconditionality, interpreted as the absence of a work condition, is a defining feature of basic income, then adding a work condition would not fall under the definition of basic income or the OBIP.

This study contributed to the existing but limited literature on basic income and Islam by examining how Islamic scholars reconcile affinities and tensions between Islamic frameworks and basic income concepts. Despite the theoretical concerns around unconditionality, all but one of the participants were willing to be lenient on adding a work condition to basic income in the

context of Ontario. They agreed that a basic income model like OBIP would be beneficial due to the social challenges faced by many in their communities. Even when faced with situations like the "Malibu Surfer," participants often relied on legal principles like the concept that *al-naadir kal-maa'dum* (rare occurrence is like that which is nonexistent). Participants focused on a practical assessment of the overall benefits compared to the possible misuse.

Future research on the topic of basic income and Islam could explore *zakat*-based basic income models and expand beyond Sunni perspectives. Perspectives of Muslims who aren't scholars is another area of research that could be explored. For a future basic income pilot, policymakers and advocates can engage grassroots networks, strengthen ethical justifications, and involve Islamic scholars in public education efforts to garner support from within their communities for a basic income pilot. This research demonstrates that Islamic scholars are open to engaging with the concepts of basic income.

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Appendices

Appendix A - Recruitment Poster

Appendix B - REB Approval Letter

Lakehead UNIVERSITY

Research Ethics Board
t: (807) 343-8283
research@lakeheadu.ca

November 20, 2023

Principal Investigator: Dr. Ravi Gokani
Student Investigator: Hakmatullah Sherzad
Health and Behavioural Sciences\School of Social Work
Lakehead University

Dear Dr. Gokani and Hakmatullah:

Re: Romeo File No: 1469993
Granting Agency: N/A
Agency Reference #: N/A

On behalf of the Research Ethics Board, I am pleased to grant ethical approval to your research project titled, "Religious diversity and basic income in Ontario: Understanding a popular social policy from an Islamic perspective".

Ethics approval is valid until November 20, 2024. Please submit a Request for Renewal to the Office of Research Services via the Romeo Research Portal by October 20, 2024 if your research involving human participants will continue for longer than one year. A Final Report must be submitted promptly upon completion of the project. Access the Romeo Research Portal by logging into myInfo at:

https://erpwp.lakeheadu.ca/

During the course of the study, any modifications to the protocol or forms must not be initiated without prior written approval from the REB. You must promptly notify the REB of any adverse events that may occur.

Best wishes for a successful research project.

Sincerely,

Dr. Claudio Pousa
Chair, Research Ethics Board

Appendix C - Information Letter

INFORMATION LETTER

PURPOSE

The purpose of this study is to understand your views on basic income in Ontario as a social policy from an Islamic perspective. It is important to acknowledge that this research involves a master's student.

WHAT INFORMATION WILL BE COLLECTED?

We will ask you questions about how you make sense of the affinities and tensions between Islam and basic income and how that view impacts your support or lack of support for basic income in Ontario which will have implications for Muslims who live in the province.

WHAT IS REQUESTED OF ME AS A PARTICIPANT?

You will be requested to do an interview that will be conducted in person or, if need be, via Zoom or telephone. The interviews will be approximately 60 minutes in length. With your permission, the interview will be audio recorded. These interviews will take place at a time that is most convenient for you.

WHAT ARE MY RIGHTS AS A PARTICIPANT?

Your rights as a participant are that your participation is completely voluntary. You may refuse to answer any questions or withdraw from the study. Once the interview is over, I will combine it with other information, and it can no longer be withdrawn

WHAT ARE THE RISKS AND BENEFITS?

The anticipated and potential benefit of this research for you is that it will allow you to share your views about an important social policy that can impact your community. You will be able to participate in informing society on the views of Islamic scholars in Ontario, Canada, regarding basic income.

This research is a low-risk study. As this is research around opinions, there is a risk of minimal injury to reputation if a thought or belief is shared that may be contrary to what is popular amongst your colleagues or community.

Lakehead UNIVERSITY

To manage this risk, you participation will remain confidential and your location/community in Ontario will not be shared. You will be de-identified using pseudonyms.

There will be a $30 gift card that will be given to you as a token of appreciation for your time and participation.

HOW WILL MY CONFIDENTIALITY BE MAINTAINED?

The interviews will be confidential. The data will remain confidential by removing identifying information during the interviews from the transcripts and the public results. Only members of the research team will have access to your name, identifying information and materials like recordings, notes and consent forms.

WHAT WILL MY DATA BE USED FOR:

Only the research team in this study will have access to the data. There are no intentions to commercialize the findings. The purpose of the data is for research purposes only. The final research results will be submitted as part of a master's thesis and the results will be disseminated in possible presentations and publications.

WHERE WILL MY DATA BE STORED?

All raw data, recordings and typing up of interviews will be encrypted and securely stored for 7 years in the office of Dr. Gokani at Lakehead University

HOW CAN I RECEIVE A COPY OF THE RESEARCH RESULTS?

Once the master's thesis is complete, you will be contacted, and the thesis will be shared if you want access to it.

WHAT IF I WANT TO WITHDRAW FROM THE STUDY?

If you want to withdraw, you can contact Dr. Ravi Gokani. However, that right would be void, once the interview is complete.

If you have further questions about these processes or feel uncomfortable with any aspect of them, please let us know as soon as possible.

Thank you again for your time and assistance.

RESEARCHER INFORMATION AND CONTACT:

Hakmatullah Sherzad, HBSW
Department of Social Work
Lakehead University
hsherzad@lakeheadu.ca

Other research members are:

Ravi Gokani, Ph.D.
Department of Social Work
Lakehead University
rgokani@lakeheadu.ca

RESEARCH ETHICS BOARD REVIEW AND APPROVAL:

This research study has been reviewed and approved by the Lakehead University Research Ethics Board. If you have any questions related to the ethics of the research and would like to speak to someone outside of the research team, please contact Sue Wright at the Research Ethics Board at 807-343-8283 or research@lakeheadu.ca.

Appendix D - Consent Form

Name of Participant _____
(please print)

I have discussed the details of this research project and agree to participate in the research.

I understand that the purpose of the research is to understand the views of Islamic scholars in Ontario on basic income as a social policy from an Islamic perspective.

I understand that my participation in this study will bring minimal risk to reputation.

I understand that my participation in this study is voluntary and that I may withdraw at any time for any reason without penalty. However, this right is void once the interview is complete.

I understand that I can refuse to answer any questions for any reason.

I understand that my participation in this study is confidential unless I consent to being identified by name.

I understand that confidentiality means that all potential identifying information will be kept confidential and that my participation will remain confidential in all published research findings.

I understand I may ask questions of the researcher at any point during the research process.

I understand that the data I provide will be securely stored at Lakehead University for a minimum of 7 years following completion of this project.

I give permission to have this interview audio recorded.

☐ Yes ☐ No

I give permission for my name to be used in publications and presentations.

☐ Yes ☐ No

Would you like to review the transcript of your interview?

☐ Yes ☐ No

Would you like to receive a copy of the research results?

☐ Yes ☐ No

I am fully aware of the nature and extent of my participation in this project as stated above.

_____ _____

Participant's Signature Date

If you have any questions or concerns about this study, please contact Hakmatullah Sherzad at hsherzad@lakeheadu.ca. If you have questions about your rights as a research participant in general, please contact the Research Ethics Board at research@lakeheadu.ca.

Appendix E - Interview Guide for Researcher

Interview Guide

Preamble

Before we begin the interview, have all your questions been answered?

Research Question #1: How do Islamic scholars in Ontario make sense of the affinities and tensions between Islam and basic income?

1. Can you describe the affinity between the Islamic tradition and the concepts of basic income?
    a) Prod #1: Are there affinities between Zakat and the concepts of basic income and if yes, what are they?
    b) Prod #2: What is an Islamic government's responsibility in distributing wealth; and do you feel that this responsibility is indicative of an affinity between the Islamic tradition and the concepts of basic income?
2. How do you think the texts in Islam that share an affinity with the concepts of basic income apply to the able-bodied person who chooses not to work?
3. Can you describe areas of tension between the Islamic tradition and the concepts of basic income?
    a) Prod #1: How do you understand the Islamic texts which emphasize the value of work and productivity in the context of basic income?
    b) Prod #2: How do you understand the Islamic texts that disapprove of begging or asking of others in the context of basic income?
4. Given what we've discussed regarding the affinities and tensions between Islam and basic income, do you think Islam ultimately supports the concepts of basic income and what is the reasoning behind your conclusion?

Research Question #2: What impact do the views of Islamic scholars have on their support for or opposition to basic income in Ontario?

1. You have discussed your stance on how the [affinities or tensions] between Islam and basic income outweigh the [affinities/tension]. Does this mean you ultimately support basic income as a social policy in Ontario and what is the reasoning behind your conclusion?

Appendix F - Interview Guide for Participant

Religious Diversity and Basic Income in Ontario: Understanding a Popular Social Policy from an Islamic Perspective

Hakmatullah Sherzad, H.B.S.W., M.S.W. student

Interview Guide

- Can you describe the affinity between the Islamic tradition and the concepts of basic income? You have discussed your stance on how you understand the affinities and tensions between Islam and basic income. Would you support or not support basic income as a social policy in Ontario and what is the reasoning behind your conclusion?

- Can you describe areas of tension between the Islamic tradition and the concepts of basic income?

- Given what we've discussed regarding the affinities and tensions between Islam and basic income, do you think Islam ultimately supports the concepts of basic income and what is the reasoning behind your conclusion?

- You have discussed your stance on how you understand the affinities and tensions between Islam and basic income. Would you support or not support basic income as a social policy in Ontario and what is the reasoning behind your conclusion?