



## Health Insecurity under Capitalism

What ordinary people look for in an economic system is not the mere theories which substantiate the system and its foundation. Ordinary people at the end of the day want to be healthy with enough food on the table and a sense of security when they go to bed. A successful system is one that removes from the people the fear of losing their ability to function due to epidemic diseases or losing their lives altogether.

Despite the extraordinary growth in wealth and resources under Capitalism, health insecurity continues to haunt individuals and nations around the world. In America, the wealthiest Capitalist nation in the world, health crisis continues to rise over the years. Health crisis has become a permanent subject of debate during election times in the US. It is estimated that a man during his lifetime has a chance of 44% to have one form of a cancer disease. This rate is not slowing down; on the contrary, it has increased dramatically during the past few years. In other words, the tremendous growth in wealth and advancement in technology is not helping in fighting an enemy from within. Heart-related problems consume more than 700,000 lives a year. According to the American Heart Association, 831,272 lives were lost due to heart-related diseases in 2006. Such high rate of fatal diseases is not accidental, rather it is a direct by-product of systems which control wealth distribution and resource allocation. For the past ten years, there was a breakdown of discretionary budgets in the US. America spends on military more than 50% of its budget every year, whereas it spends less than 14% on the education and health needs. In the meantime, it is a well-known fact that epidemic diseases such as cancer, heart problems, diabetes, and others consume much more lives than all those who die in direct wars or indirect wars of terrorism.

Peter Jennings (Canadian-American journalist and news anchor) concluded that spiraling costs and the growing number of uninsured are all part of a health insurance system in a state of crisis. According to the Agency for Healthcare Research and Quality, nearly 45 million Americans under the age of 65, or 18% of the population under the age of 65, were without health insurance in 2007. The current economic downturn will contribute further worsen the situation. The largest group of uninsured people belongs to the poorest segment of the population; 30% of the total number of people without insurance is Hispanics.

The main reason for the increased number of uninsured people is poverty, which is reflected in the increased cost of health insurance and related premium compared to the wages and income of people. Even if employees are offered coverage on the job, they can't always afford their portion of the premium. Small firms refrain from offering health insurance due to rising health insurance premiums.

It is estimated that 22,000 people die every year because they are unable to access reasonable health care resources. People without proper insurance receive less preventive care; they are diagnosed at more advanced stages of diseases and receive less therapeutic care. This leads to high mortality rates among uninsured individuals.

Health care is co-related with poverty with the latter causing the other and the other way round. In order to break this cycle, more needs to be done than simply increasing the supply of drugs, health equipment, and hospital beds. It is the mechanism for distributing these resources that enables individuals to receive the

proper health care. The high cost of health care destroys the economic well-being of families. Medical bills have a major financial impact on low-income families without health coverage, pushing them into debt.

The disparity between those who have insurance and those who do not is growing more and more. As a result, the gap in health divide has been widened due to the unfair access of usual source of care, annual physical checkup, and preventive care.

## **Health Catastrophes in the Developing World**

HIV/AIDS, malaria and tuberculosis continue to be the most serious threat to the life of millions of people in the developing countries. The health care systems in developing countries have deteriorated to extreme levels such that these and other diseases have become so epidemic.

According to published data by UNAIDS/World Health Organisation, the number of people diagnosed with AIDS in 2007 was more than 33 million people. More than 2 million of them died that year. More than 25 million people have died of AIDS since 1981. The majority of the AIDS victims are in the poorest part of the world in sub-Saharan Africa, where 22 million people live with the disease and 1.5 million have died as a result.

The epidemic of AIDS is growing worldwide despite the tremendous growth in wealth and health care facilities. In some African countries, one out of three people carry the HIV/AIDS virus. More than 40% of the world population living in Nigeria, Ethiopia, Russia, China and India face serious health risks due to spread of AIDS. The situation is likely to be aggravated by a lack of public health infrastructure due to extreme poverty.

The main challenge for AIDS treatment in developing countries is the high cost of the treatment which amounts to \$10,000 - \$15,000 per person per year. This high cost is barely affordable in highly developed nations; this is certainly the main barrier which prevents patients in the developing world from getting the proper treatment. Given the high poverty rates among the population of AIDS, it is difficult to see a break point in this catastrophic disease. Given the high poverty rate, a large percentage of the African nations will continue to face serious threats from AIDS. Unless the epidemic of poverty is resolved, the hope out of AIDS remains slim.

Poverty is also responsible for the majority of AIDS cases in the US. 49% of the total AIDS cases in the US belong to the black population, which makes less than 15% of the total country's population.

Tuberculosis (TB) is in a similar league as AIDS. One-third of the world's population is infected with TB. In 2002, there were 8.8 million new cases, and around 2 million deaths from TB. Asia and sub-Saharan Africa account for more than 84% of the new TB cases. With the possible exception of measles, more persons in developing countries die from TB each year than from any other pathogen.

In the US, the number of active tuberculosis cases began to rise in 1985 after it had declined continuously since the 1950s. It is worth noting that the Reagan administration cut 7 billion dollars from the food stamp program in 1981. Immediately after this cut, hunger-related problems including TB crawled back.

The Centers for Disease Control and Prevention (CDC) reported 9,421 cases of active tuberculosis (TB) in the US in 2014. As in the case of AIDS, TB in the US is

highest among the poor population of the Hispanics (5 cases per 100,000) and the blacks (5.1 cases per 100,000) as compared to the whites (0.6 cases per 100,000).

Cures and treatment are available, yet only around 37% of TB cases receive proper treatment due to a lack of resources and unreliable supplies of quality drugs. As a result, multidrug-resistant TB (MDR-TB) incidence is surging, with 300,000 new cases each year. MDR-TB is a hundred times more expensive to treat than normal TB. One more time, poverty and unbalanced distribution of resources is responsible for another disease of epidemic proportions. The WHO estimates that 36 million people will die of TB by 2020 if it is not controlled.

Another major killer is malaria, and as with TB, drug resistance is a growing problem. WHO estimates that each year there are 300-500 million cases, with 1-3 million deaths-mostly children. The social and economic burden of such infection is catastrophic. Malaria continues to undercut sub-Saharan Africa's GDP per capita growth rates by some 1.3 percentage points per year.

Disease and poverty under the dominance of Capitalism are winning the war against human life. Without proper education, food security, and healthy workforce, the world has little hope of sustained economic and social development. Sick and hungry children cannot afford to attend school and if they do, will not be able to learn well. The end result is large pools of poorly educated, unemployed and alienated young people. This is a recipe for political instability, social incohesion and a suitable climate for failure.

The irony is that the world organizations such as the WHO, the World Bank, the IMF and others continue to emphasize the necessity to increase the production of drugs and health care resources. What should be emphasized is the fact that the cost of treatment of any of the epidemic diseases is way beyond what many people in the world can afford. What the world needs is not more of the same: increased production and resources; the world really needs a new economic infrastructure with a more just mechanism for resource distribution, a system that enables the hungry to access food resources and the sick to access drugs and health care facilities and the illiterate to access education facilities.

The objective of providing health, food, education, and security for all cannot be treated as a patch to the economic system; rather it should be engraved in the fundamentals of the economic system. This is exactly where Capitalism fails, and that is why the world is in dire need of a new system and ideology and that ideology is none other than Islam. Islam has its own political system which is the Khilafah and has the characteristics of a state governing all the walks of life including the social, economic and legal systems. The Islamic economic system is the only way forward. It is the only one which has a comprehensive solution to the problem of health insecurity and with the advent of the Khilafah (Caliphate) upon the method of the Prophethood, there will be no need to worry about epidemics.

Uthman ibn Affan reported: The Prophet, peace and blessings be upon him, said, «لَيْسَ لِابْنِ آدَمَ حَقٌّ فِي سِوَى هَذِهِ الْخِصَالِ بَيْتٌ يَسْكُنُهُ وَثَوْبٌ يُوَارِي عَوْرَتَهُ وَجِنْفٌ الْخُبْزِ وَالْمَاءِ» **“There is no right for the son of Adam except in these things: a house in which he lives, a garment to cover his nakedness, a piece of bread and water.”**

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