

## THE DEVELOPMENT OF SOCIAL WELFARE THROUGH ISLAMIC SOCIAL SECURITY SYSTEM

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**Abstract:** *The purpose of this article is to analyze the relationship between developments of social welfare through the Islamic social security system to create balance in human life. Based on a literature study using qualitative analysis, we try to describe how the instruments of the Islamic social security system can be contributed to the development of the social and economic welfare of Muslims. Islam emphasizes two key factors in the balance of development, namely the development of natural resources and human resources. These two factors will be able to balance between the physical and spiritual, worldly life and hereafter, material and spiritual, which presents present a certainty in the form of goodness (al-shalâh) and happiness (assa'adah). In implementing the principle of balanced development, Islam offers a social security system that creates service to fellow-beings, obligations to society, self-help and collective action for the common good by emphasizing the principles of dignity of person, equality of man and the welfare of humanity. So that the existence of individuals, society and governments have a legal and moral obligation to take care and fulfil the needs of the poor and needy sections of the society irrespective of their faith and relationship with donor*

**Keyword:** *Development, Welfare, Social, Economic, Security*

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### Introduction

Basic concept of Islamic social security is a moral responsibility between among Muslims in helping to achieve prosperity in the worldly life and hereafter, through the principles of social solidarity and Islamic brotherhood. Social solidarity in Islam is the creation of a sense of happiness, security, protection, peace, freedom, goodwill, unity, etc., through shared responsibility. The point is that each member of society has a moral responsibility to help those who need to get certainty in meeting their basic needs. The moral responsibility to help others is an obligation of all Muslim.

Islamic teaching have emphasized the importance of togetherness in obtaining goodness. It can be implemented in the form of social security system through the distribution of wealth by the rich to help the people who live in poverty, distress, suffering, misery, ignorance, sickness, and unemployment. Therefore, the general spirit of the social teachings of Islam is unity, cooperation, mutual love, and doing well unto each other (Aqa-Nuri, 2010).

In contrast, the classical social security, the fulfillment of human needs more emphasize form of protection security are to old-age and survivor's pensions; unemployment; insurance for accidents at work; insurance for occupational diseases; family benefits; compulsory insurance for medical care and benefits; and annual vacation. In this paper the author will attempt to analyse the development of social welfare through Islamic social security, especially, Islamic social security from three level and instrument, mainly, for the individual and family level with instrument of mirath; for the society and community level with instrument of waqaf; and for the state and national level with instrument of zakah.

## Literature Review

### Development Theory

Development has a dynamic connotation and refers to a process of change, growth, progress or evolution (Midgley, 2014), improvement (Cook, 2008; Bellù, 2011), as freedom (Sen, 1999), structural social change and motion (Moore, 1963; Munshi and Myaux, 2002; Grundy, 1993), a new stage in a changing situation (Oxford) do not longer seen as a primarily process of capital accumulation but rather as a process of organizational change (Hoff, 2001), eradicate poverty (Bayraktar, 2003). In other opinion, development is not anything abstract. It is real change in the lives of people; it means enabling those people to be better off and build a better life for themselves (Garry, *et al*, 2008). In contrary, development cannot be defined in a universally valid manner because development is normative time (Gow, 2005), historical change (Thomas, 2000) that has been rooted in long-term history (Spolaore and Wacziarg, 2013). However, development on the based is as creating process of welfare and providing necessities for public to maintain opportunities and choices of a society (Gharehbaghian, 2000).

Meanwhile, in the view of Islam, development is building a complete (comprehensive) human personality from various dimensions, namely: material, moral, ethical and spiritual (Paramanik, 2002). Philosophical foundations of the Islamic approach to development are *tawhid* (God's unity and sovereignty), *rububiyyah* (divine arrangements for nourishment, sustenance and directing things towards their perfection), *khilafah* (man's role as God's vicegerent on earth), and *tazkiyah* (purification plus growth) (Ahmad, 2006). The Caliph Ali has been emphasized, four main issues that principles in the balanced development: the moral issue, justice, peace, security, and economic prosperity (El-Ashker and Wilson, 2006). These principles will be able to meet the effort of the community in achieving a higher purpose (Zaman, 2009) by their interaction with the principle of kinship and togetherness, so that people will try to synchronize the achievement of well-being by interacting with the natural life. Because of the interactions carried out aim to maintain the survival of humans and other creatures in harmony.

### Social Welfare

Islam has taught that wealth can be used as establishment of mutual responsibility among the members of the society so that narrowness of gap between classes in society. Therefore, the idea of wealth is associated with the welfare of the community in general, while that of property is associated with the welfare of the different individuals

in the community (Fisher, 1906). In the property owned by the rich should be distributed to help individuals, families, and the poor, in order to guarantee the existence and survival in achieving the well-being.

Social welfare always synonymous with the needs of individuals and society in defending the existence of life. Because of life is as a evaluation was most associated with fulfilling basic needs; positive feelings were most associated with social and respect needs; and negative feelings were most associated with basic, respect, and autonomy needs (Tay and Diener, 2011). Social welfare called with what is good for the individual or people (Spicker, 1988). It is also as the need fulfillment was consistently associated with subjective well-being, including life evaluation, positive feelings, and negative feelings (Tay and Diener, 2011; Ng, 1978; Costanza *et al.*, 2007).

In determining the best for the basic needs of individuals and society, of course not independent of the degree of their interest. Spicker (1988) divide on the degree of "greater" or "lesser" needs, Veenhoven (2008) in the degree of livability theory of need, Maslow (1978) in the hierarchy of need, namely physiological, safety, belongingness and love, esteem, and self-actualization. Bradshaw (2013) in the degree of normative, felt, expressed and comparative needs. Al-Shatibi (2003) classified human needs into three hierarchical levels of *daruriyyat* (basic necessities), *hajiyyat* (conveniences) and *tahsiniyat* or *kamaliyyat* (refinements).

### **Islamic Social Security System**

Some studies show that social security has a positive effect on the development of social welfare. Many scholars and institution have proved the close relationship between education, health, budget of government and national, income, protection of poor, this research is Seager (1910); Hassan (2014); Haber and Cohen (1960); Burns (1936); Smith and Lilienfeld (1971); Pickard (1919); Tahir and Khan (2011); ILO (2012); Noor Ghifari (1958); and Leliveld (1991).

Social security may be provided through two main techniques: social insurance and social assistance. It is a system deals with the provision of fundamental needs of man, covering disability, sudden sickness, unemployment, disease, flood, fire, drowning, storm, traffic accidents and the financial losses caused due to these reasons (Tahir and Khan, 2011). It is a ruler's duty to citizens or, in a more contemporary language, a government's duty to its people as it has an obligation to enable them, at least, to lead the minimum standard of life and to offer assistance to all who need it. The social security is not a normal contract as the commercial insurance; it is a system set by the State for the help of certain categories whose financial resources are not sufficient for the confrontation of daily life risks (Khorshid, 2001). The three most common rationales for the existing social security program are: (1) paternalism to counter individual life-cycle myopia; (2) the avoidance of counterproductive "gaming" of the welfare system by the aged; and (3) a desire to redistribute income among individuals based on lifetime earnings rather than a single year's income (Feldstein and Liebman, 2002).

Furthermore, According to the ILO, social security refers to the protection society provides to its members through a series of public measures against the economic and social distress that cover be provided in case of sickness, maternity, employment injury, unemployment, invalidity, old age and death. The provision of medical care and subsidies for families with dependent children is also included in the social security

coverage. It is a human right and all people, regardless of where they live, should be guaranteed at least a floor of basic social protection. Social security is a social and economic necessity to combat poverty and social exclusion and promote development, equality and equal opportunity.

Leliveld (1991) said there are two important point from social security, firstly, as the protection, by society, of individuals or social groups against a fall in their standards of living as a result of temporary adversities, and secondly, it is also as the amelioration, by society, of those standards of living of individuals or social groups which are below an acceptable minimum level. Michael view the social security's have in the dual function, on the one hand, it is concerned with preventing a deterioration in certain social groups' living conditions and, on the other hand, with improving the living conditions of social groups if these do not satisfy the minimum basic criteria. In the end, this signifies that the functions of social security are extended to include those described below (von Hauff, 2002).

Meanwhile, the nation of social security in Islam is one of the form that have given a guaranted for continuety of human life in the world, so that it exist to necessary of the daily need. Islamic teaching emphasize that Islamic social security based always on the principles of dignity of person, equality of man and the welfare of humanity. It also as the legal and moral obligation of the individuals, society and the government to take care and fulfill the needs of the poor and needy sections of the society irrespective of their faith and relationship with donor (Tahir and Khan, 2015).

In implementing Islamic social security through a system, it is always focused on improving the social welfare of society in a broader scope, which provide guaranteed protection in the aspect of the human self (*nafs*) faith (*din*), intellect (*'aql*), posterity (*nasl*) and wealth (*mal*) (al-Ghazali, 1993) of Islamic ummah based of the objective of shariah (*maqasid syari'ah*). The protection security in the need fulfillment of community is done through three stages, namely *darūrāt*, *hājīyāt*, and *tahsīnīyāt*.

In Jalil *et. al.*, (2015) view, there are three level and instrument that could be explored in the implemented of Islamic social security, mainly: *first*, for the individual and family level through *nafaqah*, *'aqilah*, *tanahud-pool of resources (asha'irites)*, *mirath*, and *diyah*; *second*, for the society and community level through *sadaqah*, *udhiyyah*, *diyafah*, *'ariyah*, *al-ithar*, *waqf*, *kaffarah*, *fidyah* and *dam*; *third*, for the state and national level through *zakah*, *ghanimah*, *fay'*, *nizam al-tawaud* (public pension system).

## Method

In achieving the objectives of this study, the method used is literature study with qualitative analysis. While the process of analysis is carried out on library data which is one of the qualitative data, such as books, journals, articles, research results related to social security, social welfare and development. Patton (2002) argues, qualitative data consist of quotation, observation, and excerpts from document. The existence of literature data is then assessed. Hilway (1964) argues, literature (library) assessment is defined as the process of defining, selecting, designing, collecting, analyzing, interpreting, and using information to improve the effectiveness of services/programs. Based on a literature study using qualitative analysis, we try to explain how the instruments of the Islamic social security system can contribute to the development of the social welfare of Muslims.

## Result and Discussion

### The Basic Concept of Social Welfare in Islam

The existence of Islamic institution has been a representative in providing a comprehensive social security to improve the social welfare of society. However, the purpose of social welfare is able to link between the social and economic aspects collectively with spiritual values (religion). Theories of well-being classify welfare as either “formal” or “substantive”. A substantive theory of well-being says that things are intrinsically good for people. Formal theories of well-being specify how one finds out what things are intrinsically good for people (Hausman and McPherson, 1996). Simply, social welfare is determined not by the surplus over and above the satisfaction of one’s basic needs of life; rather it is to be measured by the amount one is able to spare after enjoying the standard of living which is commonly enjoyed by men of one’s rank and situation in life (Yusuf, 1988).

Ahmad (1997) argued that the Qur'anic emphasis on social welfare as a basic value, in a sane and peaceful human society, also refers to the revolutionary approach the Qur'an takes toward human problems. As a value, achieving social welfare requires a process of maximizing *ihsani* social capital in society. Therefore, Muslims need to increase *ihsan* as social capital between one another to achieve *falah* (welfare), which then encourages the welfare of every member of society which leads to social welfare (Yilmaz, 2014). Islam believes that social welfare is built in a system of solidarity that stands on an integral basis. Which start with the individual then the family then society and finally all of humanity in the present and the future. Meanwhile, the state has the responsibility to support the solidarity system in a decentralized manner, in the form of loosening spending and unfair treatment of citizens (Dograwa, 2008).

### The Development of Social Welfare in Islamic Social Security Framework

Islamic social security is basically capable of going beyond moral obligations. Therefore, the Qur'an instructs Muslims to always be the guardians of their brothers, in order to avoid poverty and misery. According to Ghifari (1958), doctrine the Islamic system of social security system is include Allah, man, basic necessities of life, dignity of labour, private ownership, Islamic social freedom, unity. It is intended for education, payment of debt, marriage allowance, construction of wayfarer, stipend newborn babies, service facilities. Therefore, the role of government in Islam is duty to give social security for their citizens such as disable, poor, and old people. This social security is not only giving food, clothes, shelters, transpormation, education, but also fund for a marriage (Nasution, 2009).

Social security systems can affect the social welfare society since the *zakat*, *waqf*, and *mirath* (inheritance) optimized in development activities. *Zakat* has furnishes an individual with the sense of self-discipline and provide for social security (Laluddin, 2014). However, social security is achieved not only through *zakat* but also by *sadaqah* (charity), *waqf* (rendering any asset for public use freely), *ghanema* (booty) and distribution from the *Bayt Al-Maal* (Muslim treasury).

Social security system vary from country to country, time to time, nation to nation, economic system to economic system, but in general they provide for benefite to aged, widows and young children, the disable, the unemployed and some form of medical

care (Ghifari, 1958). Social security is designed to set up certain protections to those in distress and thus restore their hope and their faith and make them self-respecting, self-sustaining, and valuable members of society. It is also the real problem is to promote income security policies giving the largest possible room to individual and family freedom, to individual and family responsibilities (Haber and Cohen, 1960). Social security is achieved when the economic security of the individual is assured in ways that commend themselves to the mass of the community as being just and fair, and which disturb the smooth running of our economic order as little as possible (Burns, 1936).

### Conclusion

Islam has placed the social security system as the foundation for the development of social welfare. Because of, it can be a tool in achieving the goals of Muslim society to get justice. This is inseparable from the basic conception of human creation as the caliph of Allah SWT who has two responsibilities, one of which is social responsibility to fellow human beings (*hablumminannas*). The implementation of social responsibility in the development of social welfare through the Islamic social security system is carried out based on the principle of solidarity (*ukhwah*) by optimizing the distribution of zakat, *endowments* (waqf), sadaqah, inheritance (mirath), booty (ghanema), khums, etc.

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