

# similarity\_icms

*by* Syufaat Syufaat

---

**Submission date:** 04-Feb-2023 05:32PM (UTC+0700)

**Submission ID:** 2006127257

**File name:** tohir,\_Layout\_Editor,\_22\_Syufaat\_246-258.pdf (471.94K)

**Word count:** 6772

**Character count:** 35157

## Proceeding of 3<sup>rd</sup> International Conference on Empowering Moslem Society in the 4.0 Industry Era

### Islamic Social Security

**Abstract:** Public welfare is one of the ideals that Islam wishes in order to realize the physical and spiritual prosperity. Efforts to realize it is to bring social welfare into reality through the principles of solidarity to achieve a sense of security for all human life, by which then it is known as the social security system (SSS). One of the issues of today's urban society is the availability of social security to meet basic human needs which covers the needs of food, clothing, housing, education, health, energy sources, sanitation, transportation and information. Islamic social security is not limited merely to meet the materialistic and hedonistic basic needs, but it meets spiritual needs that are more essential.

**Keywords:** *social security, human welfare, islam*

#### A. Introduction

The vision of an organized Islamic living that inspires the Muslims today has some important dimensions that have not been studied properly. One of these is a guarantee of fulfilment of the basic needs of earth, the nature of the relationship between man and man is Islam, and the function of society and its basic institutions such as the family and the state, is a very important principle. Since it emanates from the core of the Islamic view of life which is essentially spiritual and ethical, it occupies a higher place in the order of priorities than a similar level and operating in the framework of expediency and pragmatism.

#### B. The Development of Social Security

Human activity in everything respect to risk, included in the economy activity. Economic assistance cannot free from risks which may arise. According to common practice, the risk can be defined by uncertainty.

Sentanao Kertonegoro interpret the uncertainty that will occur in the future (Kertonegoro, 1987, p. 7). Risk is an uncertainty factor of an activity, both in the job scope or in daily activities. Purwoko interpret this term with the potential for loss or damage. He classifies risk into three division, namely financial risk, operational risk and pure risk.

Generally, there are several conditions that affect to emerge the risk. Where these conditions is possible to increase the risk. First: physical hazard, which is a physical condition that would increase the chances of a loss. Second: moral hazard, which is dishonesty or damage in an individual character which will increase the loss frequency. Third: morale hazard, that usually associated with ownership of insurance. Morale hazard is uncaring attitude towards losses because insurance companies has covered the losses. Fourth: it is related to the characteristics of a law system or

regulations that would increase the frequency and loss value.

It is normal, if there is one tries to minimize the risks that might occur in his life, especially in life and property. Afzalur Rahman argues that in order to minimize the risk, a person seeking a variety of things, which one of these efforts is make a group in which agree on the collective contributions that will be used to bear the risk experienced by each of its members (Rahman, 1995, p. 305). He called it a collective insurance.

The risk guarantee would be qualified if there is a good system and implementation. Achmad Subianto purses the guarantee to person which covered by country to the social security system (Subianto, 2011, pp. 68-70). The social security system is an interdisciplinary such economics, social, law, and government focus. All of them are contained in the state in the Islamic perspective. In economics dimension social security seen in the application of social security itself, which is the investment of the contributions that have not yet matured and consumption factors in the form of cash benefits. In the social dimension, social security illustrates the mutual cooperation some elements. In legal dimension social security is based on the basis of state law or the arguments used. In terms of the science of government, social security related to governance and institutionalization of relations that will be involved. So that, the state should be responsible for its success. And keep in mind that the concept of an Islamic state is a portrait of a successful state in social security.

Islamic State has responsible and organized the guarantee to all people in the form of social security to avoid conflict and to improve the efficiency of a better society nationally or collectively. Philosophy of the social security refers to the Subianto's opinion criticizing Indonesia errors in the articulation and implementation about national social security. Besides Rahman interpretation of the concept of an Islamic state in terms of social

security above Muhammad Nejatullah Siddiqi also see the similar meaning. He mentioned that the state has a responsibility to ensure the fulfillment of basic needs for all people.

It means, the states have a big responsibility. And, each country has a different load. It's considered a problem and the conditions of each country are so complex. suppose countries do not successful in helping the poor, indigent, the sick and disabled man, so the state (government) has no right to demand the people to obey the laws that its enacted. The government has no longer appropriate as a representative to the people. However, if there is a reducing funding to achieve the goal, the government has obliged to find ways to the availability of funds to address the situation in facing.

### C. Social Security and Islamic View

Etymologically Social security is divided by two words, social and security. Security is showed the responsibility of the loan guarantee received or promised one side to the other side. While social is something that relate to the community or the people. From the textual meaning of two words above, it can be analyzed by the analogy one side for state and the other side is a public or citizens, so the conclusion is there is an obligation for a person in a country to deposit the dues to the state collectively to ensure universal life in every necessities citizen.

Broadly, the social security is defined as a preventative scheme for communities towards economic insecurity events such as inflation, exchange rate fluctuations, and unemployment as a result of public policy in expansionary, so the purchasing be decreased and push to the poor and the vulnerable even poor at all. Therefore, necessary social safety nets or empowerment program to recover the purchasing that has decreased (Rejda, 1994).

While Monika Queisser said there is no standard definition of a universal social protection (social security). Generally, she takes the definition of social security.

There is no formal universal definition of the meaning of social security. ... This being so, the social security in this context should be Understood to mean the sum total of all societal regulations designed not only to Ensure the physical survival of the individual and society groups, but to afford comprehensive protection from risks roomates might lead to any deterioration in their lifestyles the occurrence of roomates cannot be foreseen, and the consequence of roomates cannot be borne alone by those affected (Qruisser, 1995, p. 273).

At least the definition of social security still be understood by considering the social complexity derivation of each state is the risk aspect. It means, the presence of social security is to secure or protect the individual physically, as well as to minimize the risks that may occur.

It becomes clearer after understanding the definition from the Convention on International Labor Organization (ILO) in 1998. There is an understanding of social security protection system which is prepared by the people (workers) with government to seek joint funding. It has a purpose to finance the social security programs as contained in the set of public policy that is generally in the form of the law of social security systems. If not, it will emerge the possibility of loss of income or even jobless as a result of events such as sickness, maternity, employment injury, premature death, the termination before the retirement age, temporary disability or permanent disability, old age, and decline in family income due to the impact of public policy.

The definition above, is similar to the definition under the constitution ISSA 1998. Where social security protection is defined as a program with mandatory participation by social security laws, and by providing cash benefits and services to all participants and their families who were accidents in vehicle, laid before the age of retirement, sickness, maternity, disability, premature death, and the

5d days. In the general provisions of Article 1 of Law no. 40 of 2004 6 social security, social security is defined as a form of protection to ensure that all people in order to meet the needs of a decent life. A 5 for Social Security itself as an organization of the governance of social security program by some social security administrators.

Harry Calvert defines the formula of social security as: "The primary mechanism associated with providing legal guarantees for fulfill an individual earning if the implementation is done by using other social services, to ensure the necessity's person in a minimum standard of living, culturally appropriate if the standard implemation is failed" (Rahman, 1995, p. 307).

Purwoko concluded a meaning of social security concept as a protection scheme aimed at preventive measures, especially for people who has income to various risks or naturally occurring events such illness, accidents, premature death, termination prior to retirement age, and old age.

In Islamic view, Rahman convey the real meaning of social security but more universal matching, where social security provides a decent standard of living, including the provision of food, clothe, house, health, education, and so forth. Such guarantees are static, see the dynamic side, as time in difference space. And he said the assurance become the state's duty.

Islam leaves some messages through his state historical and cultural nearby social justice and welfare. Social justice is not only for the Islamic nation, but this concept should be shared by all countries in the world. While welfare as an icon on the welfare state is a discourse that difficult to realize for several countries. This is due to the understanding of welfare state not yet find the common ground. In the Islamic perspective, Chapra interprets it as a program of inter-related policy among the field of political economy in carrying out the aim functions to create an Islamic welfare state especially to its citizen (Chapra, 1995, p. 71).

This Welfare will be realized if there is a good state management system. Included system which are summarized guarantees every citizen in social security system. Islam offers an ideal system. When there is no guarantee of a person on the earth, God and His Messenger is the guarantor. As a hadith which is cited by Tirmidhi and quoted by Siddiqi in the *Role of the State in the Economy Perspective*.

This implies that Allah and His messenger becomes surety after there is no longer a guarantor for someone. In this context, the state be a legitimate guarantor. Besides Rasuullah position as a prophet and apostle, he was also the leader of the country. Umar make it clear by his message that he had been commissioned by God Almighty as a guarantor and giving to the needy. While Umar's position was a caliph. In another narration Umar gave the treasure to farmers from *baitul māl*, in order to assist them in working on the farm and meet their livelihood, without seeking reward from them. Additionally, syara' has given zakah asset to people who have debt too much. They were given *zakah* asset to pay their debts that they cannot afford it (An-Nabhani, 1996, p. 120).

The Qur'an said that Allah having all the treasure absolutely, whereas humans have it as a representative by God of trust. In addition, it was definitely there in management roles as well as the One Almighty God Take care of all affairs. With that statement there is a wealth belongs to God then man also emphasized spend their wealth in the form of zakah for worship to the God. With these funds the social wheel that synergy with the fulfillment of people needs is look.

Absolute ownership of nature recorded in the Koran Surat al-Hadid verse 2:

لَهُ مَلِكُ السَّمَوَاتِ وَالْأَرْضِ يُّحْيِي وَيُمِيتُ  
وَهُوَ عَلَى كُلِّ شَيْءٍ قَدِيرٌ

"To Him belongs the kingdom of the heavens and the earth (al-Hadid: 2).

This verse reinforces the statement of ownership and obligation of human nature as the inheritors in the earth earth. Departing from here, emerge the ban of *Ikhtikar* or exploitation the resource and the treasure in the earth. However, Islam requires the equitable and fair distribution. The solution to the distribution of wealth in Islamic perspective is by compulsory of *zakah* and suppression to the *sadaqah* and *infak*.

There are many clauses which requires a person to pay zakah in the Koran. However, the fairness of wealth distribution is reflected by Koran at-Taubah verse 60, namely:

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ  
وَالْعَمِلِينَ عَلَيْهَا وَالْمَوْلَاةِ قُلُوبُهُمْ وَفِي  
الرِّقَابِ وَالْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ وَأَبْنِ  
السَّبِيلِ قَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

"Verily, alms-charity, it is only for destitute, the poor, the management-board charity, The *mu'allaf* who persuaded him, for (freeing) slaves, those in debt, for the way of Allah and for their which is on the way, as a statute that required God, and Allah is knowing, and Wise. "(At-Taubah verse 60).

There is an emphasis on the priority recipients of *zakah* (mustahik) that two parties mentioned at the beginning side, they are destitute and poor. The definition of destitute and the poor are many and varied. Nevertheless, it can be represented by Al-Jazairi definition. The destitute is defined as a person who does not have something to meet their needs and the needs of those he held. It needs such as food, drink, clothing, or shelter, even though he has a treasure in one *nishab*. Meanwhile the poor, its level is milder than the indigent/destitute.

When reviewing the social security schemes that lead to prosperity, so there is a

guarantees form in wealth distribution. While in this case, social security funds are taken from its citizens, in the *zakah* form, infak, and *shadaqah*. Then this asset must be distributed, according to Abu Ubaid submitted in *al-Amwāl* (Al-Qashim, 2006, p. 449). It's as reported by Qaza'ah:

عن قرعة قال: قال لي ابن عمر في مالك حق  
سوى الزكاة

"From Qaza'ah, he said, "Ibn 'Umar said to me," right there in your treasure apart from *zakah*.

Allah Almighty requires us to spent of our having. As Allah says in Q.S. al-Hadid verse 7:

ءَامِنُوا بِاللَّهِ وَرَسُولِهِ وَأَنْفِقُوا مِمَّا  
جَعَلَكُمْ مُسْتَخْلَفِينَ فِيهِ فَالَّذِينَ ءَامَنُوا  
مِنْكُمْ وَأَنْفَقُوا لَهُمْ أَجْرٌ كَبِيرٌ

"Believe in Allah and His Messenger, and spend most of your wealth which Allah has made you master ..."

Besides, Chapra confirmed the given of environment is for humans, there is no reason for one to hide their hands in social life context. It means, the obligation to create a prosperity that is reflected by the guarantee was required for both the individual and collective human being, moreover the country obligate to serve all of its citizens.

The minimal assurance from the state is the basic needs fulfillment guarantee that cannot be filled. Meanwhile, in wider scope basic needs are not only in clothe, food, and shelter terms. However, guarantees such justice, security, and protection are citizen's rights that has to guaranteed by the state.

Hazm was lean compulsory guarantee in the fulfillment of basic needs in terms of food, clothe, and shelter by the words of God Almighty:

وَأَتِ ذَا الْقُرْبَىٰ حَقَّهُ وَالْمِسْكِينَ وَابْنَ  
السَّبِيلِ وَلَا تُبَذِّرْ تَبْذِيرًا

"And give to families who close their rights, to the poor and those on the way." (Surah al-Isra verse 26).

وَأَعْبُدُوا اللَّهَ وَلَا تُشْرِكُوا بِهِ  
شَيْءًا ۗ وَبِالْوَالِدَيْنِ إِحْسَانًا وَبِذِي  
الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسْكِينِ وَالْجَارِ  
ذِي الْقُرْبَىٰ وَالْجَارِ الْجُنُبِ وَالصَّاحِبِ  
بِالْحَنْبِ وَابْنِ السَّبِيلِ وَمَا مَلَكَتْ  
أَيْمَانُكُمْ ۗ إِنَّ اللَّهَ لَا يُحِبُّ مَن كَانَ  
فُحْتًا لَّا فُحُورًا

"And do the well things to parents, best friends relatives, orphans, the poor, close neighbors and far neighbors, peers, *ibn sabil*, and slaves do you have ..." (Q.S. An-Nisa verse 36)

Hazm emphasize to appropriate on physical needs include food, clothe, and shelter and in accordance with human dignity. it is supported by Sayyid Qutb's opinion that poverty is a shared burden. And people should be assisted of poverty that bound him.

In case poverty alleviation as the top goals, social security provided by the state to its citizens, Ibn Hazm contributed their thoughts on this:

"If Muslims' charity and property (in the bait al-māl) was not enough to cover it, rich people of the population in each country has to bear the lives of the poor and needy among them. Poor people should be given a diet of

proper food, clothes for the winter and summer appropriate and shelter to protect them from rain, sun, and the view of passers-by (Hazm, 1970, p. 281)."

By several opinions above, there is a conclusion that social security is the assurance given by state to its citizens within the national territory by food, clothe, shelter, security, fairness both in productive or old age. And the explanation annuity will be given after a person passes the age limit productive. And then security, justice, economic equality that are summarized in clothing, food, and shelter are citizens' rights in both productive and non-productive age. In addition, there is social insurance for disability people, whether permanent or nonpermanen. This Islamic social security can be explored in a study of its nature has roled by Islamic government previously. Moreover, the facts said that almost all countries in the world are using social security system. But there are some differences there, both in collecting pattern or funds disbursement, the command structure, and about how the government's involvement in it.

#### D. Islamic Social Security Principles

Social security principle is defined by three ways. Namely humanity, benefits, and fairness principles. Humanity is the principle which intersect with human dignity. To raise and protect human dignity in both of social sphere and within country, it is necessary to social security as a basic right for all citizens. from legitimized by state, current distribution fulfillment both of state and citizens' rights will be held. As contained in the Koran about humans' similarities:

يَأْتِيهَا النَّاسُ إِنَّا خَلَقْنَاهُمْ مِنْ ذَكَرٍ وَأُنْثَى  
وَجَعَلْنَاهُمْ شُعُوبًا وَقَبَائِلَ لِتَعَارَفُوا إِنَّ  
أَكْرَمَكُمْ عِنْدَ اللَّهِ أَتْقَاهُمْ إِنَّ اللَّهَ  
عَلِيمٌ خَبِيرٌ

"verily the most glorious in the sight of Allah is the most pious among you ... (al-Hujurat verse 13).

Benefits principle reflected in provision cash value and health care like as basic needs for decent one's life, such as food, clothes, shelter, provision guarantee, superannuation, health, accident, death, education, and housing. While justice principle means distribution the guarantees by equitable to all citizens with regardless the status, rank, position, wealth, almost poor and even poorer going to get equal treatment and rights.

All of three principles above are the sustainable and relatable foundation principles. Each principle cannot stand alone and one side by other side give each support support the nature of social security. It means eliminating one principle of three principles in the social security system will reduce the significance of social security itself.

#### E. Basis in The Islam

The legal basis is used as the backrest on social security is taken from the Qur'an:

1. Allah says:

أَيُّدٌ أَحَدَكُمْ أَنْ تَكُونَ لَهُ جَنَّةٌ  
مِنْ نَجِيلٍ وَأَعْتَابٍ تَجْرِي مِنْ تَحْتِهَا  
الْأَنْهَارُ لَهُ فِيهَا مِنْ كُلِّ الثَّمَرَاتِ  
وَأَصَابَهُ الْكِبَرُ وَلَهُ ذُرِّيَّةٌ ضُعَفَاءُ  
فَأَصَابَهَا إِعْصَارٌ فِيهِ نَارٌ فَاحْتَرَقَتْ  
كَذَلِكَ يَبَيِّنُ اللَّهُ لَكُمْ الْآيَاتِ  
لَعَلَّكُمْ تَتَفَكَّرُونَ

"O believers! Spent some wealth than business results you're fine (al-Baqarah verses 267)

2. Allah also said:

تَبَرَّكَ الَّذِي بِيَدِهِ الْمُلْكُ وَهُوَ عَلَى كُلِّ  
شَيْءٍ قَدِيرٌ الَّذِي خَلَقَ الْمَوْتَ وَالْحَيَاةَ  
لِيَبْلُوَكُمْ أَيُّكُمْ أَحْسَنُ عَمَلًا وَهُوَ  
الْعَزِيزُ الْعَفُورُ

"Blessed He who mastered (all) kingdom, and He has power over all things. Who created death and life to test who better you are and He is the Mighty, the Forgiving. " (Al-Mulk verses 1-2)

The evidence of this verse is Allah Glorified people who live on earth with a variety of things. And want to know who the good deeds. Charity assessment can be interpreted who is accurate people of you in running life, which could guard, and anticipating the risk that will be arrive. So, it will be seen who is able to survive and then to meet their needs.

3. Allah also said

وَهُوَ الَّذِي جَعَلَكُمْ خَلَيفَةَ الْأَرْضِ  
وَرَفَعَ بَعْضَكُمْ فَوْقَ بَعْضٍ دَرَجَاتٍ  
لِيَبْلُوَكُمْ فِي مَا آتَاكُمْ إِنَّ رَبَّكَ  
سَرِيعُ الْعِقَابِ وَإِنَّهُ لَعَفُورٌ رَحِيمٌ

"And He it is Who made you the inheritors of the earth, and He lifted (degrees) some of you above others, to test you on (gift) which he hath given thee." (Surat al-An'am verse 165)

The evidence of this verse that man is God's representative on earth. It means everything that created by God is to be utilized by humans. Thus, man is given the authority to manage and organize their

lives, of course according to the place and time respectively. The state also has similar authority, It means only within caliph context not individual, but the state be one of the caliph part. thus, be possible and urged for a country to implement social security for its citizens, it considers the management activity is for good and benefit of *ummah*.

4. Allah also said:

وَلَقَدْ مَكَّنَّاكُمْ فِي الْأَرْضِ وَجَعَلْنَا  
لَكُمْ فِيهَا مَعَاشٍ قَلِيلًا مَّا  
تَشْكُرُونَ

"And indeed, We have put you in the earth and We have provided (source) livelihood for you there. (But) a little once you are grateful. " (Al-A'raf verse 10).

The evidence of this verse is with fulfillment all the needs that exist on earth by God to man is the duty for people to be able utilize in order to live their lives and meet their needs. It can be said to manage and utilize the arts for all kinds of needs that have provided by God is an obligation (Siddiqi, 1996, p. 8) over human life on earth. In broadly view, the country will be on duty to manage and utilize the wealth that God has given in the earth. Pertaining to state the result of their use is reserved for the state itself including the citizens.

While, prophet Muhammad has said something about social security. It indicates the brotherhood is the top priority, so that will bring to security system, likes a narrative from Abu Daud :

اللهم ربنا ورب كل شيء أنا

... شهيد أن العباد كلهم إخوة



And prophet said like a narrative that Imam Tirmidzi has taken on his book:

... فالسلطان ولي من لا ولي له

... من ترك مالا لأهله ومن ترك ضياعا فإلي

The conclusion from text above is the government has a top responsibility for each citizen who hasn't power (powerless), in other term is the man who don't have job because of nature and etc.

#### **F. Islamic Social Security**

Islamic state bears individuals livelihood and provides coverage for basic necessities. This statement reflected from arguments that have been mentioned previously. In the Doktrin Ekonomi Islam, Rahman said that the actual duties and the responsibilities of Islamic state to oversee every citizen and obtain their basic needs according to the principle of "right to life" (Rahman, 1995, p. 315). And the existence of equal treatment or equal to its citizens in terms of meeting basic needs.

In broader review as has been applied and implemented by various countries in the world, social security is not only pivot on the realization of the people's welfare. However, social security has metamorphosed into a system. Where the system is built according to the identity and condition of each country, though there is a general rule which is applied by each country. Subianto interpret the rules application in terms of "best practice".

As a system, the goal of social security will be able to provide energy for every citizen to build his country towards the ideals of a just, prosperous, and well-being (Subianto, 2011, p. 68). Application and understanding of social security system as a good fit with the philosophy will bring prosperous condition, safe, stable in various fields, developing economic in the country both micro and macro.

Actually, social security is a system that has been reflected since the establishment of the Islamic country. For example, policy existence taken by the messenger that provides

financial assistance to the poor and the lack of financial institutions of the people, the cycle of this system is capable of workers in the field of financial members materially aid to those who are sick, disabled, unable to work, are elderly, and others affected by the state as a liaison.

Prophet has understood about citizens needs for the formation of welfare states. In meeting the basic needs of its citizens, the Prophet of Islam as the country's leaders don't distinguish the difference of religion. Looks a high tolerance exemplified by the 'recipient revelations' to reflect the universality of Islam.

Abu Bakr as the leader of Islamic state after prophet Muhammad is a leader who doesn't ignore the common good. Includes guarantee attention its citizens. He looks very strict in taking insurance policy (Rahman, 1995, p. 315). He delivered for someone living in Islamic state and they were not able to meet basic needs because of a few things, so they are free from paying jizyah, they and their family will receive funding from state likes Islamic care. It applies only if the person is still in the territory of Islam. Implementation of social security has centered on state agency called the Department of Social Security. Then the Department of Social Security is followed by the next caliph Umar ibn al-Khattab. So that's Umar expand further the scope of social security object.

When Caliphate Umar bin Khattab, the expansion relief becomes widely and evenly. That is not distinguish in color, religion, or tribe all get help from him. In addition funds are also distributed to the unemployed, children, people who are elderly, destitute, poor, the needy, the affected person, the sick, and the disabled to meet their financial needs. So is the application of a blanket guarantee for the citizens of an Islamic state within the Islamic state is to be maintained until the Caliphate of Usman ibn Affan to change and Ali ibn Abi Talib.

Generally, social security system is a system that was originally started with a good intention and desire of each citizen. So it can be said the establishment of social security

strength of a country is a force of *fitrah* comes from within. If the system cycle is managed by the right people it will provide significant benefits to the state and community. Financially, contributions or payments from citizens collectively in addition to save the state raises a number of very large, it can also be used as a long-term state savings fund. In addition, these funds also can be used as a backup state finances. This is a positive domino effect for each country to understand the social security system properly.

Social security system is a true embodiment of the social interaction between one to the other, so that each of members got mutual benefit. Actually this is a written order, namely:

وَأَبْتَغِ فِيمَا آتَاكَ اللَّهُ الدَّارَ الْآخِرَةَ وَلَا تَنْسَ نَصِيبَكَ مِنَ الدُّنْيَا وَأَحْسِنَ كَمَا أَحْسَنَ اللَّهُ إِلَيْكَ وَلَا تَبْغِ الْفَسَادَ فِي الْأَرْضِ إِنَّ اللَّهَ لَا يُحِبُّ الْمُفْسِدِينَ

"And seek (reward) in hereafter that Allah has given to you, but don't forget to your part do the good (to others) in the world as Allah has done good to you, and don't do mischief on earth. Truly Allah do loveth those who do mischief. "(Surat al-Qasas verse 77).

That is, the establishment of social security funds stems from good intentions and desires of each individual society then anticipated and properly formulated by government (state) in the institutional and social security systems form (Subianto, 2011, p. 69). Thus expected to support various development sectors and strengthen the state treasury. The Significant of over solid-state treasury benefits is social security of the state against its citizens can walk.

### G. Islamic Social Security Scheme

Social security would be well if the artifacts synergy between elements of the country. There are two important elements of funding and social security recipients. In Islamic countries there are several sources of state revenue such *fa'i*, *khums* and *zakah* (Al-Qashim, 2006, p. 76). Similarly, the state has allocated object state expenditures. This discussion will focus on state spending that related to social security. Globally, Abu Ubaid classified receiving state property into three parts. That special treasure for prophet, and the treasures that belong to state management.

Treasure specification to prophet divided into three types. *First*, the idolaters property that God has bestowed to prophet. Treasure is a the thing that can't be obtained through the horse or muslims force, the children of wealth and riches *Fadhak Nadir*. *Second*, *ash-shafi* that special treasure to the prophet through the muslims gained from *ghanimah* before *ghanimah* is distributed to the muslims. *Third*, fifth *ghanimah* treasure, that wealth *ghanimah* already distributed to right people then divided by one-fifth (Al-Qashim, 2006, p. 66). Allah has emphasized third kind with QS Al-Anfal verse 41, namely:

﴿وَأَعْلَمُوا أَنَّمَا غَنِمْتُمْ مِّن شَيْءٍ فَإِنَّ لِلَّهِ خُمُسَهُ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسْكِينِ وَابْنِ السَّبِيلِ إِن كُنْتُمْ ءَامَنْتُمْ بِاللَّهِ وَمَا أَنْزَلْنَا عَلَىٰ عَبْدِنَا يَوْمَ الْفُرْقَانِ يَوْمَ التَّلَاقِ الْجُمُعَانَ وَاللَّهُ عَلَىٰ كُلِّ شَيْءٍ قَدِيرٌ﴾

"You know, verily anything that you can earn as spoils of war, lo-fifth for God"

By taking *ta'wil* from Umar ibn Khaththab, Abu Ubaid formulated second property into three types. That is *fa'i*, *khums* and *zakah*. *Fai* is a treasure that collected from experts *dzimnah* accordance with peace agreement

with them, which is in tax form for safety and security of citizens. Included in *fai'* is a conquered land tax through violence, then government over it to an expert leader to manage the condition *dzimmah* submit tax.

That includes *fai'* is a land of peace officers that have been maintained by residents so that they agreed to pay taxes. While that is included in the property *fai'* classified into two parts. First, the tax expert tenth treasure *dzimmah* imposed on import trade. *Second*, the taxes imposed on unbelievers *harbi's* property if they were into Islamic countries to conduct trade.

*Khums* is the fifth infidel *harbi's* *ghanimah* treasure, *rikaz*, minerals, and *ma'dan* (Al-Qashim, 2006, p. 78). And the next state income is *zakah*. *Zakah* covers muslims wealth and foods was distributed to *mustahik* directly. The special thing about *zakah* is the recipient charity, that's only for eight achievers (*mustahik*) and described in the Qur'an At-Tawbah verse 60 explicitly.

From state income as described above, although it has different types and character, but in a common direction distribution. That is for individuals welfare (each citizen both muslims or non-muslims are in the shelter), collective welfare and macro welfare state by fulfillment of needs. Individuals welfare and society collectively are embodying of state role in ensuring security, economic, social and livelihood. That is state in managing wealth of resources both human or natural resources (including money and minerals) is to provide social security to prosperity.

Dwi Condro concludes Islamic state's expenditure is for five things. *First*, state should meet individual basic needs which was reflected through the fulfillment of food, clothe, and shelter. it doesn't mean that individuals get salary and self-assurance without any effort. However, individuals should try as best possible to meet basic needs, if no family has a responsibility, so that if their family can't afford, if there is no family can afford, then it's become state's responsibility.

*Second*, state should meets community basic needs in education, health, and safety form. It means there is an obligation for state to issue budget from *baitul māl* for public interest. *Third*, the obligation for state to meet payroll in state apparatus terms. Apparatus are military, police, doctors, prosecutors, and judges. *Fourth*, public infrastructure development. As builders of mosque, hospital, road, and highways. *Fifth* state must establish heavy industries such military industry, aircraft industry, and ship industries (Triyono, 2012, pp. 409-411).

Rahman makes social security schemes more detail in its distribution. He explained the financial flow in one plot allocation. Income countries in social security terms are classified into two groups, namely non-endowment funds and fund levies. Non-endowment fund is supported from *zakah* fund. It also necessity conduct *al-'afw*. *Al-'afw* is surplus funds from rich people who gathered each year to states on the basis of voluntary.

The allocation of non-endowment fund distribution is divided to several posts. *First*, funds to each family when child is born, every birth rate would impose additional burdens. So that state should guarantees on that. *Second*, care contribution from state to aid citizens who have low or very low income. *Third*, assistance for disabled man, namely aid provision of state to citizens affected by disabilities or chronic illnesses. For citizens with disabilities for their life and they couldn't do activities to make ends meet, the state through social security department should provide compensation in his lifetime.

*Fourth*, fund for widows, namely funds from state to citizens especially widowed women, It meanst children needs at least in food, clothing, and shelter form are met. *Fifth*, assistance given to women in maternity. Aid amount is given depends on the level of difficulty of each citizen. *Sixth*, assistance that is provided to elderly and one doesn't has income. At sense that recipient is a person who is in old age (retirement) and he was not able to

do something to get income. In addition, there are other expenses, such as give eats to the prisoners of war, help debt-ridden, and help the one who on a long way (Rahman, 1995, pp. 319-323).

Classification of state budget income for second implementation of social security fund picking. This fund is taken from *zakah*, *al-afw*, and citizens collective contributions. Rahman divided it into two plots, namely, retired professional funds and social insurance together.

#### H. Summary and Conclusion

This brief study has argued that fulfillment of the basic needs of all human beings is one of the primary objectives of organized Islamic living. The principle is rooted in the Islamic worldview and the nature of society and state in Islamic. It is established fully in the shari'ah, being based on texts from the Qur'an and the Sunnah, Caliphal precedents and juristic consensus. Man cannot abrogate or suspend the principle in view of its religious nature. The needs to be fulfilled include food, clothing, shelter, medical care and education. In certain cases, they also include transportation, care-taking and attendance. The standard of living<sup>4</sup> in a society and on its economic resources. The individual himself, his near relatives, the neighbourhood and the society in general, each must recognize its responsibilities in this context. But an ultimate responsibility for implementing this principle, in practice, rests with the Islamic state – need fulfillment being *fard* kifayah. The constitution of an Islamic state must contain a clause guaranteeing fulfillment of the basic needs of every human being living within its territorial jurisdiction.

The contemporary situation in Muslim countries call<sup>1</sup> for a comprehensive approach to the problem. The direct transfer of income to the poor, the public provision of consumer goods and essential services, intervention in the commodity and factors markets with a view to restraining certain prices and ensuring

adequate supplies of needed goods, are some of the policy measures which must be taken. The situation also demands a long-term strategy of redistribution so that a more equitable distribution of income and wealth decreases the need for direct transfer. Land reform aiming at transforming tenant cultivators into small farmers and facilitating the purchase of shares of public sector enterprises by the poor are recommended in this context. Manpower planning and development should accompany need fulfillment in order to raise productivity levels and increase earnings. The private sector has an important role to play in this connection. The resources for funding these programmes may come out of *zakah* revenue, other state revenue, contributions from beneficiaries with some means, and additional taxes levied for this purpose. Grants and interest-free credit from rich countries to the poor ones are also necessary to implement such a programme. These is a great need for inter-Islamic and international co-operation to help poor countries ensure that their need fulfillment programmes are successful.

Once the necessity of guaranteeing a minimum level of living to every human being is recognized as a part of the Islamic vision, it is hoped that the society as well as its leaders and rulers will be able to mobilize the *will* as well as the *ability* to realize it in practice.

#### Bibliography

- Ahmad, K. (1976). *Studies in Economics*. United Kingdom: The Islamic Foundation.
- Al-Qashim, A. U. (2006). *Al-Amwal Ensiklopedia Keuangan Publik: Panduan Lengkap Mengelola Keuangan Zakat, Pajak, dll*. Jakarta: Gema Insani Press.
- An-Nabhani, T. (1996). *Membangun Sistem Ekonomi Alternatif: Perspektif Islam*. Surabaya: Risalah Gusti.
- Cahyono, I. (2011, November 8). Mengawal UU Jaminan Sosial. *Kompas*.

- Cahyono, I. (2011, September 6). Menggugat Jaminan Sosial. *Kompas*.
- Chapra, M. U. (1992). *Islam and The Economic Challenge*. United Kingdom: The Islamic Foundation and The International Institute of Islamic Thought.
- Chapra, M. U. (1995). The Islamic Welfare State and its Role in The Economy. In M. A. Gulaid, & M. A. Abdullah, *Reading Public Finance in Islam*. Saudi Arabia: Islamic Research and Training Institute.
- Chapra, M. U. (2001). *The Future of Economic in Islamic Perspective*. Jakarta: Gema Insani Press.
- Haneef, M. A. (2010). *Pemikiran Ekonomi Islam Kontemporer Analisis Komparatif Terpilih*. Jakarta: Rajawali Press.
- Hazm, a.-I. (1970). *Al-Muhalla*. Cairo: Maktabat al-Jumhuriyat al-Arabiyyah.
- Jazairi, A. J. (2008). *Minhajul Muslimin: Ensiklopedi Muslim*. Jakarta: Darul Falah.
- Kertonegoro, S. (1987). *Jaminan Sosial: Prinsip dan Pelaksanaannya di Indonesia*. Jakarta: Mutiara Sumber Widya.
- Kurniawan, N. I. (2009). *Globalisasi dan Negara Kesejahteraan Perspektif Institusionalisme*. Yogyakarta: Laboratorium Jurusan Ilmu Pemerintahan dan Jurusan Ilmu Pemerintahan Universitas Gadjah Mada.
- Mannan, M. A. (1997). *Teori dan Praktek Ekonomi Islam*. Yogyakarta: Dana Bhakti Prima Yasa.
- Mohammad, K. (2011, September 5). SJSN Hanya untuk Ayanan Dasar. *Kompas*.
- Muhyidin, A. (n.d.). *Buhus fi iqtishad al Islami*. Beirut: Dar Basyair al-Islami.
- Nasution, M. E., Setyanto, B., Huda, N., Mufraeni, M. A., & Utama, B. S. (2007). *Pengenalan Eksklusif Ekonomi Islam*. Jakarta: Kencana Media Prenada Group.
- Qruisser, M. (1995). Social Security in Developing Countries. In W. Lachmann, & J. Rosner, *Social Security in Social Market Economy*. Bornheim: Konrad Adenauer Stiftung.
- Rahman, A. (1995). *Doktrin Ekonomi Islam Jilid I translate*. Jakarta: Dana Bhakti Wakaf.
- Rancangan Undang-Undang Tentang Badan Penyelenggara Jaminan Sosial*. (n.d.).
- Siddiqi, M. N. (1988). *Muslim Economic Thinking: A Survey of Contemporary Literature*. United Kingdom: The Islamic Foundation.
- Siddiqi, M. N. (1996). *Role of The State in the Economy an Islamic Perspective*. United Kingdom: The Islamic Foundation.
- Soendoro, E. (2011, September 5). Jaminan Sosial Hak Warga. *Kompas*.
- Subianto, A. (2011). *Sistem Jaminan Sosial Nasional*. Jakarta: Gibon Books.
- Suharta, E. (2010). *Membangun Masyarakat Memberdayakan Rakyat: Kajian Strategis Pembangunan Kesejahteraan Sosial dan Pekerjaan Sosial*. Bandung: Refika Aditama.
- Suharto, E. (2008). *Kebijakan Sosial sebagai Kebijakan Publik*. Bandung: Alfabeta.
- Suharto, E. (2009). *Pekerjaan Sosial di Dunia Industri: Memperkuat CSR (Corporate Social Responsibility)*. Bandung: Alfabeta.
- Sulastomo. (2011, November 28). Mempersiapkan Jaminan Kesehatan. *Kompas*.
- Sulastomo. (2011, November 5). Mengawal UU BPJS. *Kompas*.
- Tahir, S. (1992). *Readings in Micro Economics an Islamic Perspective*. Selangor: Longman Malaysia.
- Tahir, S., & Ghazali, A. (1992). *Readings in Micro Economics an Islamic Perspective*. Selangor: Longman Malaysia.
- Thabrany, H. (2011, October 20). Buruh dan Jaminan Sosial. *Kompas*.

- Triwibowo, D., & Bahagijo, S. (2006). *Mimpi Negera Kesejahteraan*. Jakarta: Pustaka LP3ES.
- Undang-undang No. 40 years 2004 About Sistem Jaminan Sosial Nasional*. (2004).
- Warde, I. (2009). *Islamic Finance Keuangan Islam dalam Perekonomian Global*. Yogyakarta: Pustaka Pelajar.

# similarity\_icms

---

## ORIGINALITY REPORT

---

4%

SIMILARITY INDEX

2%

INTERNET SOURCES

1%

PUBLICATIONS

2%

STUDENT PAPERS

---

## PRIMARY SOURCES

---

- |   |                                                                                                                                                                                                                                           |     |
|---|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|
| 1 | Submitted to The Islamic College<br>Student Paper                                                                                                                                                                                         | 1%  |
| 2 | Muhammad Toha Umar. "Islamic Dilemma Studies in College Islamic Religion", International Conference of Moslem Society, 2019<br>Publication                                                                                                | 1%  |
| 3 | islamicbanking.asia<br>Internet Source                                                                                                                                                                                                    | <1% |
| 4 | dadospdf.com<br>Internet Source                                                                                                                                                                                                           | <1% |
| 5 | Nurhayati Nufus, Entang Adhy Muhtar, Budiman Rusli, Ramadhan Pancasilawan. "Implementation of Population Identification Numbers in the Social Security Program of Banten United in Serang City", KnE Social Sciences, 2022<br>Publication | <1% |
| 6 | www.iiste.org<br>Internet Source                                                                                                                                                                                                          | <1% |
-

7

Submitted to University of Central Oklahoma

Student Paper

<1 %

---

8

Sulkhan Chakim. "Social Media and Collective Identity Movement: Representation of Hizbut Tahrir Subculture in Indonesia", International Conference of Moslem Society, 2018

Publication

<1 %

---

Exclude quotes  On

Exclude matches  < 10 words

Exclude bibliography  On