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Zakat as an Instrument for Social Security System: Justification and Framework

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ABSTRACT

Social security system aims to protect the poor and weak from the adverse socio-economic changes in the quality of living standards. Social security is oriented to the principle of social welfare as a social mechanism that provides protection for the rights of citizens to live and welfare for all levels of society. In Islamic economic system, zakat has the potential to be used as an instrument to build a social security system that would function as a buffer to prevent the decline in the level of community welfare or to help people survive and not to fall further due to problems such as unemployment, sickness, family break up, and others. However, discussion on how zakat could be functioned and operationalized as an instrument for social security system is limited. This article attepts to offer justification for zakat as an instrument that can be used to build an integrated, long-term (sustainable) social security system and has major implications for improving the welfare of society in three fundamental dimensions of life, namely education, health and standard of living. Zakat funds can be used for direct financing and payments in the fields of health, education and improving living standards or as premium payments to insurance institutions that provide social security services as an effort to anticipate and reduce risks experienced by the community. This zakat-based social security system can be administered independently by the civil society for their collective wellbeing.

Keywords: *Civil Society, Social Security System, Zakat, Framework*

INTRODUCTION

Social security system is the foundation of welfare society that ensures basic basic needs, such as health, food, house and education are met. These basic services are often not fulfilled due to the low quality of human resources, lack of capital, low income and vulnerability to various social problems. The non-fulfillment of these basic services results in the life of a person or a family being vulnerable to various problems that cause poor quality of life (Maftuchan, et.al, 2016).

In the short term, the social security system functions as a rescue effort that becomes a buffer to prevent the decline in the level of community welfare or a helper so that the community can survive and not fall deeper into poverty, health or other social problems. However, in the long term, the social security system can restore the community's economy to be healthy, and eventually grow well, so that social welfare is guaranteed (Paluttri, 2023).

In other words, the existence of a

social security system will build a conducive climate that allows every member of the community to participate in the movement of economic activity with definite steps. This is because the social security system, in addition to protecting the weak economic groups, also encourages them to be able to participate in economic activities to earn a decent living (Besanko and Malik, 2017).

In the Islamic economic system, *zakat* is one of the instruments that can be used in the framework of public policy to create a prosperous society. The Islamic economic system is a system that has an orientation towards increasing prosperity and economic justice.

Building a *zakat* -based social security system is very different from the social security system built by the government or other commercial private institutions. *Zakat* is sourced from social funds provided by the community itself. *Zakat* is an independent community fund collected from generosity and public awareness to share and help each other. The *zakat*-based social security system is a system developed independently by the community to overcome various problems faced so that mutual prosperity is realized.

Zakat is one of the important religious institutions in the Islamic social framework. *Zakat* can take advantage of the potential of selfless charity giving in an effective way for better economic impact in the social segment of society (Shaikh et al., 2017). *Zakat* is believed to be an effective tool and has been proven to have a major impact in the socio-economic field. In several Islamic countries, *zakat* institutions play an important role in the social and economic development of the community, including education and health, which are financed from the development of *zakat* management (Arno, 2018).

In Islamic history, *zakat* is often used to solve social problems. Community empowerment, social security, education, health, and others which are manifestations of these social interests. By providing welfare to the community, *zakat* becomes one level of the social security system in Islam that provides welfare at the social and community level, this is clarified by Jalil et al (2015), where the social security system in Islam refers to the interdependence between community members (ummah). for the preservation of public and private interests as well as the prevention of material and moral damage consisting of various beneficiaries (individual, community, national level) and responsible parties at various Islamic levels who are fulfilled with various social security instruments such as zakat, *zakat* , alms, grants, kafarah, diyafah, mirath and ghanimah. Where Arif (2012) emphasized that *zakat* has proven to be able to become a social security system in community empowerment.

The *zakat* system can be implemented as a possible alternative in realizing social security. The Indonesian national *Zakat* Board (BAZNAS) can manage assets on a national and international scale. Fundamentally, *zakat* requires that the principal property is eternal and eternal, so that it is managed and the results are intended for social security programs, including for community empowerment (Arif, 2012).

However, the question remains whether *zakat* can be used to build an integrated and long-term social security system (sustainable) and has major implications for improving people's welfare (welfare society). This article tries

to find answers by exploring the concept of *zakat* and social security systems and models that can be operationalized. Here, we attempt to provide justification that zakat can be used as an instrument for social security system.

Method

This study uses a qualitative methodology with discursive approach to analyse references related to the concept of social security system, how it is developed and how *zakat* can be used as an instrument for social security system. In this study, using extensive data on *zakat* and literature in English and Arabic in this subject, we will explore the perspective of scholars in a comprehensive analytical perspective and a model (framework) of *zakat* for social security system in Islamic perspective will be offered.

Social Security System: Significance and Goals

Social security is all forms of public policy and intervention to respond to various social and economic problems faced by the community through a collective role in the collection and management of economic resources jointly by government, private institutions or collaboration between the government and the private sector (Suharto, 2009).

The social security system seeks to provide community protection against economic and social pressures that will be caused by the absence of income or due to reduced income from work as a result of various contingencies (such as illness, maternity, work accidents, unemployment, disability, old age, etc.).

The social security system is a community-oriented social action to protect the poor and weak from the dynamics of adverse socio-economic changes in the quality of living standards, so that they have a good standard of living as a prosperous society.

The implementation of social security in substance aims to ensure the fulfillment of the basic needs of the weak and poor people who are unable to work so that social and economic justice and welfare are realized.

The purpose of social security can only be implemented if every citizen in all conditions obtains a guarantee of certainty that the means of life for himself and his family will be fulfilled at an appropriate and appropriate level. Each individual is guaranteed to obtain a certain amount of income as compensation for lost income either due to unemployment, illness or disability and also as a guarantee for pension funds in old age as well as social security dependents for their families (Hanna, n.d).

According to Crescent's research (2018), the dimensions that are usually the scope of the social security system include three hierarchies of needs, namely:

- Survival: food/nutrition, health, clean water/sanitation, clothing, and shelter.
- Security: job, income, and security.
- Enabling: education, family resilience, and psychosocial.

Social security is a means to alleviate the impact of structural poverty and destitution on a vulnerable group of people (Suharto, 2009).

In other words, the social security system seeks to address not only poverty, unemployment and economic shocks, but also social vulnerabilities. Social security systems are social risk management that enable people to more effectively deal

with their risks and vulnerabilities to crises and changing circumstances (such as unemployment or old age); and help tackle extreme and chronic poverty. The social security system is an effort to anticipate and reduce the risks experienced by the community, so as to avoid suffering at a severe and prolonged level. Strengthening the resilience of the vulnerable in facing and overcoming social and economic problems such as poverty, misery, insecurity (World Bank, 2003).

Social security is oriented to the principle of social welfare as a social mechanism that provides protection for the rights of citizens to live and welfare for all levels of society. Social security is intended for every member of society and fulfill the basic needs of life. The aim is to provide assistance and protection for social risk management in the community due to changes in the socio-economic cycle that create poverty, underdevelopment, unemployment, and others.

The implementation of social security, one of which also aims to build a social security net. The social security net is a mechanism that plays a role in maintaining conducive conditions and community welfare. Social security (*al-takaful al-ijtima'i*) ensures that the social safety net can work through the provision of assistance to retirees, assistance for the unemployed, assistance in providing housing for people who do not have a home. In practice in Indonesia, social security as an instrument of social security nets is more in the form of direct cash assistance (BLT/Bantuan Langsung Tunai), educational assistance, assistance in providing nine basic food items (Sembako/Sembilan Bahan Pokok), fertilizer subsidies and other aids. other. The implementation of social security is expected to prevent the community from being exposed to poverty through the provision of social assistance, both short and long term (Widiastuti et al, 2021).

Social Security System: An Islamic Framework

In the perspective of the Islamic economic system, the implementation of social security is essentially a collective obligation. It is an obligation of the affluent people to bear the fulfillment of the needs of the needy and poor in society and the government is given the authority to impose this obligation on the affluent (Abu Zahrah, 1991).

Public policy in social security is therefore designed to protect the vulnerable from various potentially detrimental changes to their standard of living, so that they can obtain a decent life by designing a proper social security system (Crescent, 2018).

However, it should be noted that the purpose of social security is inseparable from efforts to realize a social security net system which is characterized by collective and hierarchical participation in social and governmental structures. Responsibility for the implementation of social security cannot only be imposed on one party alone, but must gradually involve various parties collectively. The implementation of social security in stages must involve the role of the closest relatives, the surrounding community, and the state.

The obligation to administer social security is basically borne by each individual to try to meet the needs of life and plan protection. The family system

also plays a role in building a social security system as resilience in overcoming various problems and realizing prosperity.

Furthermore, the principle of social security in the Islamic economic system is based on the basis that every member of the community has a reciprocal obligation in the context of the socio-economic interaction of the community to meet the needs of life, both voluntary and economically motivated and the principle that every member of the community has the right to obtain a share in utilizing resources. Thus, mutual solidarity and mutual trust are established between individuals in society regarding responsibilities between each other both materially and morally.

However, it should be noted that not all members of the community can meet all the basic needs of life. In this condition, social security through social mechanisms and the role of the state is needed to ensure the fulfillment of individual basic needs in order to obtain a decent life (Abu Zahrah, 1991).

The state is obliged to carry out social security based on Islamic Shari'a laws. The state is seen as responsible for the welfare and life of each of its people. If a person is unable to work and needs income, the state is obliged to bear it and ensure the adequacy of his life needs in order to obtain a decent life. Property from the *bait al-māl* can be allocated to fund the social security system. The state is even allowed to provide special funds allocated for social security from various sources involving the role and participation of the community, especially those related to obligations towards assets that must be handed over to the state.

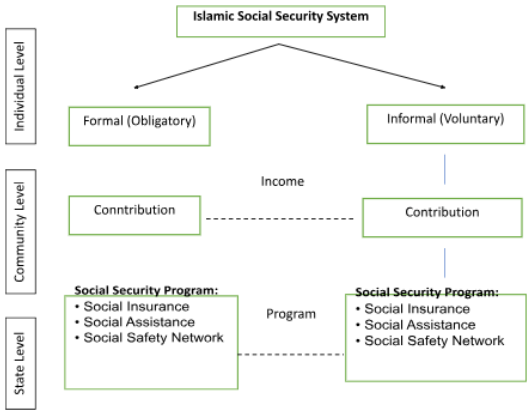
In principle, social security is an instrument of the state to transfer the responsibility for the basic needs of community members to the state collectively (Putri, 2014). The role of the state in transferring the life needs of community members in social security cannot be separated from the reasons for the potential for uncertainty in economic conditions that can have an impact on the vulnerability of certain communities and social groups, so that the state must have a social security net system that can anticipate any changes in economic conditions (Wisnu, 2012).

In this context, social security acts as a mechanism to break the chain of poverty and at the same time provides greater opportunities for the future of the community to be able to achieve prosperity. Welfare can only be achieved if humans can gain a sense of security and happiness by fulfilling various basic needs including nutrition, health, education, shelter, sources of income and are protected from risks that threaten their survival (Aprianto, 2017). The fulfillment of these basic needs gradually includes the availability of access to quality health services, the availability of facilities and access to educational services and the improvement of the standard of living of individuals in the community (Crescent, 2018).

The following framework describes social security system in Islamic framework. The system is built at three layers, namely the Individual, the community and the state through formal and informal mechanism. Formal mechanism is through obligatory contribution from the income of individuals and state obligatory contribution in building up social security

system. Informal mechanism is through voluntary philanthropic practices and managed by civil society's organisation based on *zakat*.

The instruments used in social security can be classified into formal and informal approaches as shown below:



The *first* layer of social security system is social security system by the individuals. Formally, individuals are expected to obtain social security in the form of work or livelihood that can generate decent income. Individuals then is able to provide protection to himself or family through social insurance for life, health, education and etc. At the same time, individuals informally (voluntarily) is expected to contribute to the needy of society through *zakat*, *infaq*, *sadaqah*, and *waqf*.

The *second* layer of social security system is at the community level whereby all members of society contribute to the development of social security system through *zakat.* Here, using the *zakat* fund, the community could set up community based social security system in te form of social insurance, social assistance and social safety network. There are several forms of micro and community-based social protection as follows:

- Community-based social funds managed by community social institutions aimed at empowering citizens through the provision of funds for financing micro-business activities, building public facilities or funding productive economic enterprises.
- Social insurance which is run through a contribution-based and voluntary scheme with management handed over to the community both at the fundraising stage and addressing risks at the community level.
- A social safety net that aims to independently address the social vulnerabilities faced by the community.

The *third* layer of social security system Here, the government plays a role in providing guarantee on the availability of various jobs in the labor market that facilitate the community to earn income to meet the various needs of life. In addition, the government also needs to provide scheme for unemployment insurance, income support especially when there is a layoff, job protection and job security and safety with a minimum payment from individuals through their income. The government builds a social security system by implementing social security system by building a social insurance system as a social security scheme that is provided based on contributions paid in the form of premiums, contributions or savings. The social insurance program includes, among others:

- Insurance or benefits for the unemployed to deal with the absence of job opportunities.
- Work accident insurance as compensation for workers who are injured while doing work.

- Health insurance to ensure the health condition of workers.
- Old age insurance as a form of guarantee for income benefits after retirement.
- Life insurance that guarantees the life of the family and their children.

Social assistance and welfare services include all provision of social assistance aimed at assisting and protecting vulnerable groups in order to meet their needs and improve their welfare. The types of social assistance include, among others:

- Direct transfer of money or goods.
- Social services or welfare in the form of counseling, counseling or social programs such as programs in Indonesia: bantuan operasional sekolah (BOS) or Program keluarga Harapan (PKH).
- Temporary subsidies.
- Social safety net schemes

Zakat for Society's Based Social Security System

In the Islamic tradition, social security (*al-takāful al-ijtimā'ī*) is a process in which every individual in society must be under guarantee (*kafāla*), where all humans are jointly responsible for meeting the needs of other people who are weak from poverty. social and economic aspects with the aim of protecting both the spiritual and material needs of individuals based on a strong social structure (Hanna, 1969).

This spirit is taken from the word of Allah SWT in the Qur'an it is stated that "*O you who believe, spend (in the way of Allah) part of the results of your good efforts and part of what We remove from the earth for you*" (al-Baqarah: 267). The Messenger of Allah (SAW) also said: " *The parable of those who believe in loving one another, loving, and caring between them is that of one body. If there is one member of the body that is sick, then the whole body will be awake (can't sleep) and hot (felt the pain)*" (HR. Muslim).

The concept of social security (*al-takāful al-ijtimā'ī*) also developed in the tradition of Islamic thought. Muṣṭafā al-Sibā'ī in *Ishtirākiyyat al-Islām* explains the concept of social security from an Islamic perspective not only as a concept of fulfilling the needs of people exposed to poverty which includes food, clothing, housing and so on in a society but also includes five basic rights for every member of society which includes the right to life, the right to freedom, the right to education, the right to property and the right to honor. This shows that the concept of social security includes not only material aspects but also moral aspects of human life (Hanna, 1969).

Al-Shatibi mentions that the syar'i obligations imposed on humans cannot be separated from the purpose of maintaining the *maslahah* (benefit) of the shari'ah for ensuring the fulfillment of human needs which includes the purpose of fulfilling basic needs (*ḍarūriyah*), the purpose of fulfilling welfare needs (*hājiyah*) and the purpose of fulfilling complementary needs (*tahsiniyah*). Basic needs (*ḍarūriyah*) are needs that must be met to achieve the goals of the world and the hereafter. Thus, the failure to fulfill basic needs will result in disruption of the balance of life in this world and the hereafter. Welfare needs (*hājiyah*) are needs that must be achieved to facilitate and remove the obstacles that cause difficulties and hardships for life. Meanwhile, additional needs (*tahsiniyah*) which include obtaining everything that is

good in practice and avoiding the bad that are found are not in line with the ratio assessment (Al-Shatibi, 2014).

Social Security (*al-takāful al-ijtimā'ī*) guarantees the survival of every member of the community and ensures that society is always in the state of wellbeing irrespective of the economic cylces of boom or boost, prosper or crisis (An-Nabhani, 1990).

This is important because in conditions where in society there is a clear gap between individuals in the context of ensuring needs, various problems will occur (Sulistiani, 2021). Therefore, the state is obliged to mediate this situation by taking over through the policy authority of financial assistance to ensure that all of society's basic needs are met and a balanced distribution of income is achieved for the entire community (An-Nabhani, 1990).

Furthermore, in the Islamic economic system, social security is not only oriented towards efforts to realize mere prosperity. The development of social security is directed as a system that is built to support citizens to build a just, prosperous and prosperous state order. The social security system must be able to ensure that the basic needs of the community are met, the availability of sources of income and basic services that include health, education, social aspects that are affordable for all levels of society and the strengthening of community economic activities.

The purpose of maintaining human needs in the concept of social security (*al-takāful al-ijtimā'ī*) can only be achieved if all humans are equal in terms of rights and obligations and the distribution of income takes place equally. Meanwhile, everyone only uses the income obtained through the social security mechanism to meet their needs. Social security must ensure that every individual in society gets the fulfillment of their rights without being reduced or manipulated and eliminates distress from the weak and protects vulnerable groups (Abu Zahrah, 1991).

The concept of *zakat* -based social security is expanded in scope not only to meet the needs of the poor, needy and weak in society, but also includes an order of social interaction consisting of the relationship between the individual and the state, bonds state and society, family interactions with close relatives and interactions between humans and each other. So that the social security system (*al-takāful al-ijtimā'ī*) cannot be separated from efforts to improve the human condition so that they can live a safe and calm life (Ulwan, 2008).

Zakat is one of the social instruments in Islam whose benefits are intended for both religious and social interests. The benefits of *zakat* can be obtained either from the *zakat* property itself or the benefits of managing the *zakat* property (Usmani, 1998). *Zakat* may only be carried out for good purposes, including for the public interest, such as the construction of public facilities and meeting the various needs of the community (Al-Nawawi, 2009).

The potential for the development of *zakat* as a social security instrument is inseparable from the sociohistorical reality of the role of *zakat* which is very important in improving the welfare of Islamic society.

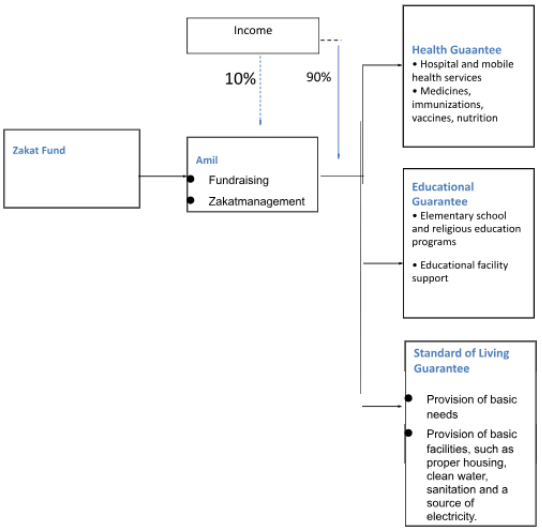
In the development of *zakat* as a social financial institutions, along with the idea of revitalizing *fiqh muamalah* and the *Maqashid Shari'ah* perspective, it resulted

in a cash *zakat* model. The cash *zakat* model can enable wider and much more flexible fundraising for *zakat* and its utilization can also reach all potentials to be developed more optimally.

Zakat as social security can play a role in meeting the needs of the community to reduce the impact of various risks in the fields of health, employment and education. *Zakat* also plays a role in reducing social and economic inequalities due to unequal income distribution. This is possible since *zakat* can divert a number of private ownership capital assets to become *zakat* assets of a public nature so that they can be used for the benefit of the community at large. The benefits obtained from the management of *zakat* assets at least in the context of social security are sufficient to meet the basic needs of the community such as access to health services, access to adequate education services, and the relatively low standard of living welfare.

Zakat management as a social security instrument can be managed to overcome these problems by allocating the benefits of *zakat* management (mawquf 'alayh) for the provision of social services which include the provision of affordable health care, access to adequate education services (educare) and fulfillment of basic needs in life. The provision of affordable health services includes the fulfillment of health facilities and facilities to reach health facilities so that access to good health is realized and the realization of a healthy lifestyle. The provision of education services includes the provision of adequate educational facilities, access to affordable education and improving the quality of human resources. Improvements in living standards include meeting basic needs, basic facilities such as decent housing, clean and healthy sanitation, sufficient clean water, and a source of electricity.

The development of *zakat* modeling as a social security instrument in overcoming socioeconomic problems can be described in the following scheme:



The fulfillment of the health insurance system using zakat funds is allocated to which consists of providing adequate general and specialist health services, preventing child mortality, procuring immunizations, and alleviating stunting problems in children.

The problem of access to health kits is currently very worrying and becomes an urgent need, especially for toddlers and children who are most vulnerable to health and nutrition problems. Thus, the use of *zakat* as a social security instrument for public health can be intended to prevent under-five and child deaths through guaranteeing the provision of sustainable health services that can reach vulnerable groups accompanied by immunization to provide child resistance from infectious diseases.

The allocation of zakat funds to the social security system in the education dimension consists of elementary school learning programs and the provision of support for educational facilities. The use of zakat as a social security instrument in the education sector is expected to provide access to education with adequate facilities and ensure basic education for children for 12 years and prevent dropout rates due to socioeconomic problems.

The allocation of *zakat* funds to the standard of living dimension aims to ensure a decent life for everyone consisting of livable houses, sanitation facilities, access to clean water, and sources of electricity. The use of *zakat* as a social instrument for empowering people's living standards is aimed at providing the necessities of life so as to improve the welfare of their standard of living.

Conclusion

This article shows that *zakat* has the potential to be used as an instrument to build a social security system that is useful for rescue which becomes a buffer to prevent the decline in the level of community welfare or help people so that people can survive and not fall deeper into poverty, health problems. or other social problems. The *zakat* -based social security system can restore the economy of the Indonesian people to be healthy, and eventually grow well, so that social welfare is guaranteed.

This is supported by the form and practice of *zakat* and also continues to evolve throughout history with innovations that keep up with the times and meet new needs. Cash *zakat* funds and proceeds from productive *zakat* are managed by *nadzir* and are used for financing and payments in the fields of health, education and improving living standards as an effort to anticipate and reduce the risks experienced by the community, so as to avoid suffering at a severe and prolonged level, to strengthen resilience of the vulnerable in facing and overcoming social and economic problems such as poverty, misery, insecurity and increasing the standard of living of the poor with dignity.

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