

REFORMULATION OF THE SOCIAL SAFETY NET: A CONCEPTUAL APPROACH BASED ON QUR'ANIC VALUES

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ABSTRACT

This paper aims to find out a conceptual approach to the social safety net in the Qur'an and some essential values that can be realized as role models in contemporary modern life. This study investigates several significant questions, such as how the Qur'an argues for taking sides with the disadvantaged people, and what instruments are outlined by the Qur'an as the main support for the implementation of social safety nets. These questions are approached contextually and critically by examining primary texts, such as verses of the Qur'an that talk about the topic, to be interpreted thematically-contextually. Meanwhile, secondary texts are used as interpretive supports to enrich perspectives in reconstructing and reformulating the idea of a social safety net based on the Qur'anic values. This study concludes; first, even though the Qur'an does not mention explicitly the term social safety net, the teachings of the social safety net are implicitly embodied in the Qur'an. Second, some fundamental instruments in the Qur'an can be realized as supporting systems for social safety nets, such as zakah, kafarat, infaq, sadaqah, qurban, dam and fidyah, fai', and ghanimah. Third, the Qur'anic concept of social safety net engages with five principles, namely expanse and balance, justice and equity, spirituality and productivity, sustainability and empowerment, and dynamic and systematic. Thus, the concept of the social safety net in the Qur'an is a comprehensive approach, not only for the short term but also for the long term, not only consumptive-giving but also productive-empowering.

Keywords: Social Safety Net; The Qur'an; Poor and Disadvantaged People

INTRODUCTION

One of the most crucial problems for human life throughout history is the socio-economic issue which often leads to new problems. It is a fact that the economic crisis endangers society, especially those who are poor and disadvantaged. Poverty and social inequality are some of the biggest threats to human life (Pratama 2014). Indonesia's population in March 2020 reached more than 270 million people, while the poor population reached more than 26 million people (approximately 9.78%), an increase of 0.56 percentage points against September 2019 and an increase of 0.37

percentage points compared to March 2019. The number of poor people in March 2020 was 26.42 million people, an increase of 1.63 million people as of September 2019 and an increase of 1.28 million people as of March 2019 (Statistics Indonesia 2020). Thus, poverty is a critical issue that must be handled immediately. Moreover, poverty is the most critical and draining problem because it is the cause of many other hereditary issues (Mas'udi and Winanti 2020).

There are at least four main reasons why poverty is a crucial issue in Indonesia. *First*, the conditions of poverty are related to the level of people's welfare, primarily to fulfill basic

needs. *Second*, poverty becomes an unfavorable condition because access to various aspects, such as social, economic, and political facilities tend to be restricted and limited. *Third*, poverty-stricken can encourage people to do speculative and negative actions involving various criminal acts. *Fourth*, the number of poverty measures the government's success in implementing national development and other government programs (Harsanto and Simin 2001).

A critical alternative in minimizing the problems of poverty and social inequality is optimizing the system of social safety net to protect the community from economic and social vulnerabilities (Ahmed, Jahan, and Fatema-Tuz-Zohora 2014). Unfortunately, the government's security measures so far tend to have a less significant impact unless they are only consolation. Instead of providing socio-economic security for the penniless, the funds that should have been allocated to aid the community have to go into the pockets of greedy and irresponsible people.

In addition, there are several critics of the implementation of the social safety net; for example, Runde (2020) states that the programs social safety net tend to be unfair in economic logic. These programs are suspected to reduce enthusiasm for work, do not encourage rise up, break down communal bonds, and become a financial burden for the government in the long term. Moreover, the social safety net is considered to have a negative correlation between the generosity of countries and a weakened work ethic. Research on Rural and Regional Development (P3PK) at Gajah Mada University also found that the social safety net carried out so far had not touched the root of the problem. Some of these problems include implementing the social safety net, which is still just a side project, which is impressive as an instant program in overcoming the impact of the economic crisis, and the

problem of target deviation due to limited data on beneficiaries. However, some optimists claim that small amounts of assistance in sustainable programs can be productively utilized and be adequately invested in education, procurement of business assets, development of social networks, and other income-generating activities (Devereux 2020). Therefore, a new reformulation is required to the concept of an integrated, contextual and sustainable social safety net to succeed in the implementation of the program.

Literature Review

The social safety net is one of the government's instruments in dealing with various crises that occur in society (Bitler, Hoynes, and Schanzenbach 2020). The term social safety net can be divided into two terms; *net*, which means that in times of crisis, the government has a vital role in attracting the public, so they do not fall into a more profound and dangerous poverty gap. While the term *social safety*, which means that the goal of the netting must be done through social assistance mechanisms, both short and long term (Widiastuti et al. 2021).

Apart from this, Islam stands for the deprived and disadvantaged people. Many verses of the Qur'an and Hadith teach people to be generous, and willing to share their wealth with others. In the Islamic view, the property belongs to Allah, humans only get a deposit (Andiko 2016). This concept indicates that the owner must fulfill another's right (QS. al-Dzāriyāt [51]: 19) since Allah commands to do so. It is in line with the principle of property in Islam, so that wealth does not only revolve among the rich (QS. al-Ḥasyr [59]: 7). Among the invitations to share with others are manifested by the suggestion of *infaq*, *sadaqah*, and the obligation of *zakat*. *Zakat*, *infaq*, *sadaqah*, and *waqf* (QS. al-Taubah [9]: 60 and 103, al-Baqarah [2]: 261-267, al-Hajj [22]: 77) are teachings of generosity

(philanthropy) in Islam that can build social cohesion and strengthen relationships among humankind (Hasanah 2019).

The stipulation of zakat and other teachings of generosity is a tangible manifestation that Islam is a religion that is highly concerned about the fate of the poor and other disadvantaged people. In addition, many legal provisions in the Qur'an have implications for improving the welfare of the poor and disadvantaged, for example, the prohibition of usury (*riba*), the implementation of *kafarat*, *dam*, *fidyah*, and *qurban*. These legal provisions show how the Qur'an attempts to create a system of social safety net. That is a system hinted at by the Qur'an that ensures that people live in prosperity, justice is upheld, there is no oppression from the strong against the weak, and mutual help between the strong and the vulnerable (Hasanah 2019). The author means this guarantee of protection as a social safety net.

Therefore, this paper explores the Quranic verses related to the social safety net and economic protection for the poor and disadvantaged. The ideas in this paper are pretty crucial for mainstreaming new perspectives on the concept of social safety nets from Islamic perspective. This paper is expected to provide input for the Indonesian people in unraveling poverty and the powerlessness of certain groups (*mustaq'afūn*). This paper seeks to reveal how the Qur'an outlines the concept of social safety net to deal with social vulnerability caused by poverty and social inequality. This paper intends to bring new discourses and ideas for the concept of a social safety net based on the moral-ethical values of the Qur'an for better and more effective implementation.

RESEARCH METHOD

This research is a literature review, namely the study of the thematically contextual

interpretation of the Qur'an regarding the system of social safety nets. The data sources are taken from written materials related to the themes discussed, either in the form of books, written works, or the results of previous research (Suprayogo and Trobroni 2001). The data sources are divided into two clusters, the first is primary data, namely the verses of the Qur'an that show the attention of the Qur'an to poverty and other weak groups (*al-mustaq'afin*). Included here are legal verses that stipulate legal sanctions in the form of feeding the poor. Second, secondary data is in the form of other supporting literature sources, such as books of interpretation both classical and contemporary, dictionaries, hadith books, *asbāb al-nuzūl* books, and *tārikh* (history) books.

The secondary data of this research are all sources that explain the primary data. Thus, secondary data in this study include other sources, such as books, journals, magazines, and websites that discuss the social safety net. While, the object of this research is the Qur'anic verses that mention the terms disadvantaged people, poverty, and how the Qur'an teaches caring for the poor and underprivileged. The results of the interpretation of the verses above are then analyzed in a descriptive-analytical-critical manner (Iptive-analytical-critical manner (Kumar 2008).

RESULT AND DISCUSSION

Social Safety Net: an Overview

The social safety net is an international program called for a national movement to overcome the problem of poverty due to the economic crisis. The social safety net is created to keep people from falling below the minimum level of life that society deems appropriate (International Monetary Fund 1998). A social safety net is an unconditional assistance

program that plays a productive role in assisting communities in overcoming poverty and vulnerability. The social safety net program is specifically for the poor or vulnerable to poverty caused by economic crises, political policies, or natural disasters (International Bank for Reconstruction and Development 2018). The social safety net generally covers five main sectors: food, labor, education, health, and business capital (Independent Evaluation Group 2011).

The program of the social safety net is designed to protect groups of people or families who experience chronic capacity decline, resulting in loss of jobs and regular income (chronic poverty), and those who experience decreased capacity from the marginal poverty line (transient poverty) (International Bank for Reconstruction and Development 2018).

Social safety net provides social protection to drive productivity through access to employment and social assistance for basic needs. So the social safety net is a mechanism to prevent prolonged poverty. The social safety net aids the penniless (either because of a disaster or from their origins) to be able to meet their basic needs by maintaining their purchasing power. The social safety net is expected to overcome the severity of natural disasters and economic crises. Along the way, according to the World Bank, the social safety net has been able to play a role in overcoming the problem of poverty and dealing with inequalities in people's lives (Irfan 2003). Independent Evaluation Group (2011) describes five main functions of the social safety net, namely 1) reducing poverty and inequality in society; 2) encouraging the growth of more investment in human resources among the needy; 3) enabling the needy to manage risks from individual shocks; 4) enabling the needy to manage risks from systemic shocks; and 5) protecting the poor in the event of broader economic reforms.

In general, the social safety net program aims to (1) improve the socio-economic conditions of the people who have fallen due to the impact of the economic crisis; (2) improve the community's capacity in planning, implementing, monitoring, and preserving programs. Meanwhile, specifically, the social safety net aims to (1) increase the purchasing power of the poor; (2) revitalize the small and micro-scale productive economy; (3) increase job opportunities through improving community-scale socio-economic advice and infrastructure services; (4) improve the protection of the basic social life of the community, especially in the fields of education and health (Ahmed et al. 2014).

Meanwhile, social safety net programs are generally divided into two forms: (1) consumptive programs, namely providing swift, flexible, and comprehensive assistance to the poor and vulnerable. This program is usually realized in various forms, such as cash transfers, food donations, education donations, fuel subsidies, electricity subsidies, old-age benefits, and tax incentives. (2) sustainable and empowerment-oriented productive programs target the poor and vulnerable to strengthen their basic skills or abilities to compete and build business fields. This program involves credit assistance, business training, and other empowerment programs (Asyraf 2014).

Qur'anic View of the Defense of the Oppressed

In general, disadvantaged people, socially and economically, are often associated with the term *duaafa*, meaning vulnerable or weak in the economy and other aspects of life. *Duaafa* comes from the Arabic *du'afa* (a plural form of *da'if*) (Ibn Manzûr 2010). In the Qur'an, QS. al-Anfâl [8]: 26 mentions the term *mustaḍ'afûn* to describe the weak and weakened by the socio-political structure so that they cannot help themselves.

The *mustaq'afūn* includes the impoverished or economically helpless people who do not have independence, and are physically or biologically defenceless. Thus, the *du'afa* and *mustadhafun* have weaknesses and are generally oppressed by the structures so that they must get assistance and protection to live normal and prosperous lives (Jasmadi 2013). The Qur'an suggests that guarantees of security are realized, for example, QS. al-Isrā' [17]: 26; al-Nisā' [4]: 36; al-Muddasir [74]: 42-44. The Qur'an explains that socially and economically vulnerable are a group of people who must get financial assistance. In terms of economy, people who are generally having financial crises are described by various terms, namely *al-bāis al-faqīr* (QS. al-Ḥajj [22]: 28), *al-fuqarā'* and *al-masākīn* (QS. at-Taubah [9]: 60), *al-qānī'* (QS. al-Ḥajj [22]: 36), *al-sāil* and *al-maḥrūm* (QS. al-Ma'ārij [70]: 24-25), and *al-implāq* (al-Isrā' [17]: 31). In addition, the term impoverished in the Qur'an is found in various forms. The word *al-miskīn* is mentioned eight times; the phrase *miskīnan* is found in three places, and *masākīn* is used in twelve verses (Audah 1996). It all shows that the Qur'an is highly concerned about the fate of the poor and other *du'afā*.

The teaching of philanthropy in the Qur'an manifests a social safety net to aid the poor and underprivileged. It is recommended that they must be strengthened and their needs assisted (QS. al-Anfāl [6]: 26). People who are physically and mentally frail (such as children and *saḥīh*) are protected, so the Qur'an requires a guardian in every transaction (QS. al-Baqarah [2]: 282). The *mustaq'afūn* must overcome their weaknesses and not surrender to the conditions experienced (QS. al-Nisa [4]: 97-98). *Du'afā*, *faqīr*, *miskīn*, and many other terms indicate a situation where a person lives in deprivation, low income, unable to meet their needs, and they are a group of people who need the help of others. Islam has many instruments to overcome the above conditions,

such as the implementations of *zakat*, *infaq*, *sadaqah*, *waqf*, and other socio-religious sources of funds (Hasanah 2019).

Islam's concern for the underprivileged is part of servitude to Allah (Djaya 2016). In other words, human sincerity to worship Allah must be directly proportional to sincerity in helping others, especially the vulnerable, such as parents, relatives, orphans, and the needy (QS. al-Baqarah [2]: 83). Doing good to disadvantaged people is part of the indicators of piety (QS. al-Baqarah [2]: 177). Righteousness is measured from ritual worship and the level of one's concern for the *du'afā'* (Dzaljad 2011). The importance of a balance between maintaining a vertical relationship with Allah and a horizontal relationship with fellow human beings is also mentioned in QS. al-Ma'ārij [70]: 22-25. Allah explains that people who fulfill their rights to their property for the needy are the characteristics of those who pray. The Prophet Muhammad added that those who help old widows and the impoverished are equal in rank to jihad in the way of Allah and worship day and night (Ibnu 'Asyūr 1984). In addition, QS. al-Mā'ūn considers people who have no concern for the poor and vulnerable as religious liars (Sholehah 2018). People who do not invite others to care for the impoverished and orphans will lose their glory (QS. al-Fajr [89]: 17-18). There are at least four main arguments of the Qur'an in defending and taking sides with the poor and vulnerable.

First, the Qur'an explicitly mentions people who have no concern for the weak and disadvantaged as religious liars (QS. al-Mā'ūn [107]: 1-3). These verses show a form of the Qur'an's most concern about the fate and survival of the weak, such as orphans and the penniless. It shows how a person's religiosity is not only determined by ritual piety but also social piety, namely caring about the fate of the *du'afā'* (Esack 1997). In addition, the Qur'an states that people

who do not have concern for the disadvantaged and the oppressed are declared as negligent (*kufir*) of God's favors. For example, QS. al-Fajr [89]: 18 states that people who have been given blessings in the form of an abundance of wealth and health but neglect to utilize them for good, do not honor orphans, do not even recommend feeding the destitute, are wretched, and will be punished in hell. Therefore, the Qur'an always encourages humankind to take care and take sides with the disadvantaged people because there are other people's rights in the property (QS. al-Ma'arij [70]: 24 -25) (Aprianto 2017).

Second, the form of concern and defense of the Qur'an for the weak and disadvantaged is manifested in a linear relationship where supporting the disadvantaged is aligned with faith. Many verses of the Qur'an emphasize that feeding the penniless and supporting orphans is part of the faith (Toni 2016). Along with QS. al-Baqarah [2]: 83, QS. An-Nisa' [4]: 36 commands all humankind not to associate Allah with partners (*syirk*) and do good to those closest to him and those around him who need help. The Qur'an calls people who have no concern for the weak are arrogant (Thahir 2009). QS. al-Qalam [68]: 24 illustrates a garden owner who does not get a harvest as a person who does not want to share with the penniless. Through these three verses, the Qur'an describes the line of siding with the disadvantaged people and the importance of taking into account to welfare and social justice aspects within people's lives (Djaya 2016).

Third, the Qur'an mentions that helping the penniless and other disadvantaged people is one of the greatest virtues. People who do not want to share some of their wealth to feed the impoverished are threatened by God to be put in hell. It shows that a Muslim, on the one hand, must establish a good relationship with Allah and, on the other hand, must have good relations

with fellow human beings, especially the poor and disadvantaged people (Aprianto 2017). QS. Al-Balad [90]: 16 explains that one of the ways to achieve good can be done by doing things that are beneficial to others, namely freeing slaves, feeding others when hungry, orphans or the penniless. So feeding the needy is a way that humans can take to achieve goodness (Ismail 2012). In line with QS. al-Isrā' [17]: 26, QS. Al-Rūm [30]: 38 giving some of his wealth for the sake of humanity and helping the poor is one of the best ways to achieve a life that is pleasing to Allah and will get good luck in life. QS. al-Baqarah [2]: 177 teaches to do good, not only to adhere to and believe in the pillars of faith but also to do good (*al-birr*) to others such as relatives, orphans, poor and beggars (*al-sā'il*) (Jasmadi 2013). So, what is meant by good deeds is to give some of the property he loves (to his relatives, orphans, impoverished people, *ibn sabil*, people who beg, or to free slaves), establish prayer, pay zakat, keep promises, and be patient (QS. Ali Imran [3]: 92) (Toni 2016).

Fourth, the Qur'an strictly forbids luxurious or lavish lifestyles (QS. Al-Isrā' [17]: 26). This verse explains the advice for Muslim to donate to people in need, such as relatives, the poor, and *ibn sabil*. Giving to relatives takes precedence over others contains a lesson that giving charity to relatives in need is recommended before giving to the others (Aprianto 2017). Meanwhile, in QS. al-Insān [76]: 8, the Qur'an explains that one should provide help wholeheartedly or with something liked by the poor. This verse urges to feed the needy with the nutritious food they like. In other words, someone who gives food to the poor does not just provide him with food, but according to his preferences. The spirit of this verse is to do good deeds as well as possible, as recommended to spend with the property he loves (QS. Ali Imrān [3]: 92). QS. Al-Baqarah [2]: 267 also encourages Muslims to donate something they

like, not something bad (even those who take it while squinting because they do not like the item) (Andiko 2016).

The four principles above emphasize the alignment of the Qur'an towards the poor and disadvantaged people. The spirit of the Qur'an outlines the existence of a humanitarian effort in the context of realizing social justice and economic prosperity for every human being. If this argument can be adequately internalized in every Muslim, it will be the most important social capital to encourage the social safety net. Therefore, understanding the views of the Qur'an for taking sides with the poor and disadvantaged people becomes a crucial perspective, both on the internal scale of Muslims and externally to humanity worldwide.

The Instruments of Social Safety Net in the Qur'an

The Qur'an outlines lots of legal rules that have implications for protecting the poor and other underprivileged people. These rules are actual responses of the Qur'an in preserving the existence of the disadvantaged in society. If these regulations are enforced, they will become a powerful instrument for implementing social safety net to improve the welfare of the disadvantaged people.

Zakat (Obligatory Alms)

Through the Qur'an and Hadith, Islam is highly concerned about human's welfare. In Islamic perspective, the wealth absolutely belongs to Allah, humans only get a deposit. Therefore, there is another's right (QS. al-Dzāriyāt [51]: 19) that the owner must fulfill (Laluddin et al. 2012). Zakat is an essential instrument in the poverty alleviation system in Islam. For instance, *zakah* is a pattern of distribution of justice that allows economic equity (Ridwan 2018). As one of the Muslim's obligations, *zakah* is mentioned in the

Qur'an juxtaposed with the obligation to pray (not less than eighty times). The command of *zakah* accompanies almost all mentions of the order to pray (*shalat*) (Ibnu 'Asyūr 1984). It is a beautiful series. Prayer functions as a spiritual cleanser, while zakat is a physical cleanser (wealth). Indeed, *zakah* also means purifying and cleansing the soul from degraded morals (QS. al-Shams [91]: 9-10). So paying zakat, the point is to cleanse the soul and purify it so that the soul is not dirty and does not become degraded and despicable. For the payer, *zakah* will have a huge positive impact on a person's quality of life. *Zakah* will purify the soul from the miserliness and love of the world. It educates a person to be generous, trains the soul to develop inner wealth, and attracts public sympathy. It also educates someone to be good at being grateful (Al-Zuhailī 1989).

Kafarat (fines that must be paid)

The term *kafarat* comes from the word *kafara*, which means covering something (Abd Baqi 2001). In general, *kafarat* implies replacing or atonement for mistakes (sins). *Kafarat* is an obligatory fine paid by someone who commits a sinful act that aims to cover or atone for that sin so that there is no longer any influence of the sin he has committed, both in this world and in the hereafter (Ibn Manzûr 2010). As for the sins that the *kafarat* system can redeem, there are two forms, namely;

First, the oath of infidelity. Many scholars agree that *kafarat* on promise is an obligation prescribed by the Qur'an (QS. al-Ma'idah [5]: 89) (Shihab 2017). Based on this verse, the person who breaks his oath must pay it by performing *kafarat*, such as feeding ten impoverished people, clothing ten impoverished people, or freeing slaves. If one does not get slaves and cannot carry out other options, one can make up for it by fasting for three days consecutively. This legal provision has positive implications for social

protection, meeting the poor's food and clothing needs, and helping to free slaves. It is a potential source of funds for implementing the social safety net program if the performance of this *kafarat* is appropriately executed.

Second, the nature of the murder. The Qur'an explains that *kafarat* of killing a fellow Muslim unintentionally is to free Muslim slaves and pay *diyat* (debt). If there is no slave, one can substitute with fasting for two consecutive months (QS. al-Nisa [4]: 92) (Shihab 2017). The provision of inadvertent murder by freeing slaves shows the concept of the Qur'anic social protection for the *du'afā*, namely, slaves. Islam tries to abolish the tradition of slavery in society because basically all humans have the same rights, the only difference is their piety (QS. al-Ḥujurāt [49]: 13) (Ismail 2012).

Third, *kafarat zihar*. This form means that if a husband who resembles his wife with his mother is forbidden to have sexual intercourse until he pays *kafarat* for his words. It is part of the form of protection of the Qur'an against a wife who is powerless to receive arbitrary treatment from her husband. The form of *kafarat zihar* is to free a slave, and if he does not get a slave, he must undertake fasting for two consecutive months; if unable to fast, he must feed sixty impoverished people. The obligation to pay *kafarat* is stated in the Qur'an QS. al-Mujādilah [58]: 1-4 (As-Ṣābūnī 2015). This *kafarat* is carried out according to the order, and it is not permissible to move from freeing the slave to another unless the slave is found. He may transfer to the aftermath, namely fasting for two consecutive months. If he cannot fast, he can feed sixty poor people (As-Ṣābūnī 2015). According to QS. al-Mujādilah [58]: 1-4, it is clear that the Qur'an highly upholds justice.

Fourth, the infidelity of having sex intercourse during the day in the month of Ramadhan. Fasting is refraining from eating,

drinking, and having sexual intercourse (*jimā'*) with intention from sunrise to sunset (As-Ṣābūnī 2015). So having sex during the day in the month of Ramadhan brings *qaḍa* and *kafarat* legal consequences at the same time (Al-Qurthubi 1992). The expulsion of these violations in stages is based on the hadith of the Prophet, namely freeing slaves or fasting for two months continuously or feeding sixty impoverished people (Al-Zuhailī 1989). These provisions show how much Islam cares about the hardships of life for the poor.

Dam and Fidyah

Sources of funds for implementing the social safety net can be obtained by the rules of *dam* and *fidyah*, namely in the form of a fine that must be paid by people who violate the Sharia (Audah 1996). For example, the first fine (*dam*) in the pilgrimage. The pilgrimage is held colossally with Muslims worldwide, only in certain months, not throughout the year (QS. al-Baqarah [2]: 197). The pilgrimage is only carried out in certain places such as around the *Kaaba* (QS. Ali Imrān [3]: 96-97), between the hills of *Safa* and *Marwa* (QS. al-Baqarah [2]: 158), *Arafah* (QS. al-Baqarah [2]: 198), *Muzdalifah* and *Mina*. The Qur'an warns that the congregation can control themselves, not quarrel with one another (QS. al-Baqarah [2]: 196) (As-Ṣābūnī 2015). The congregation still preserves the environment, and they are not allowed to hunt or kill animals during *ihram* (QS. al-Mā'idah [5]: 1). The provisions for paying fines in this pilgrimage are determined by QS. al-Baqarah [2]: 196. There are several types of penalties in the pilgrimage, such as performing the *tamattu* pilgrimage (prioritizing *umrah* over *hajj*), killing the game, *tahallul*, and sexual intercourse (As-Ṣābūnī 2015). Of all the existing forms of fines, it is evident that many penalties, if paid, will impact poverty alleviation.

Second, *fidyah* in place of fasting. The

Qur'an provides *rukhsah* (relief) for sick people or traveler; they may not fast with the consequence of replacing it on another day. When a sick person has recovered, he must make up for his fast for another day as much as he has left. If the illness is classified as a prolonged illness (hard to hope for healing) or even cannot be cured, the person replaces it with *fidyah*, which is to feed the poor as much as the fasting he left behind (As-Şābūnī 2015).

Infaq, Sadaqah, and Waqf

Infaq is a giving mechanism based on a pity and desirability to share. The nature of *infaq* is not obligatory but recommended, which means that Muslims are encouraged to implement the teaching of *infaq* in order to solve socio-economic problems. *Infaq* means spending wealth in the way of Allah (Ibn Manzūr 2010); it means spending some of the sustenance to give some of the wealth given by Allah to people in need, such as the poor, relatives, orphans, and other disadvantaged people. Allah will multiply the rewards of people who want to spend their wealth in the way of Allah (see QS. al-Baqarah [2]: 261-262). The recommendation for giving is found in many verses of the Qur'an, including QS. Ali Imran [3]: 92. This verse directly indicates the object of *infaq*, namely '*mal*' (property). It is advisable to aid others from some of the properties he loves (QS. Ali Imran [3]: 92; QS. al-Baqarah [2]: 177) (Badrūn and Abdullah 2017). In addition, *waqf* is worship which is a manifestation of *infaq* and good deeds, which are mentioned in the Qur'an QS. al-Ḥajj [22]: 77; al-Baqarah [2]: 267; Ali Imrān [3]: 92. *Waqf* is a *maliyah* (humanity) worship, an essential for advancing Islamic civilization and socio-economic protection system for the community (Al-Zuhailī 1989).

Sacrificial Meat Slaughter

The term sacrifice as worship by

slaughtering an animal is emphasized by the story of the Prophets Abraham and Ismail. This sacrificial worship is a form of gratitude for the sustenance bestowed by Allah (QS. al-Ḥajj [22]: 34). Sacrificial worship is one of the teachings of Islam, which has a robust social dimension. Sacrifice will bring a Muslim closer to Allah and fellow human beings. Sacrificial worship teaches the rich to share with the poor. The existence of the Sharia of sacrifice is an opportunity for an annual meat-eating feast for the poor. Thus, humans can maintain good relationships vertically with God and horizontally with fellow humans (Lajnah Pentashihan Mushaf al-Qur'an, 2012).

Sacrificial worship educates every Muslim to understand an attitude of self-sacrifice must accompany that prayer performed to Allah. A Muslim will certainly mobilize all his potential and abilities in worship, unlike hypocrites who worship lazily and sluggishly. Even if they are enthusiastic, it is only for showing off in front of humans (QS. al-Nisa [4]: 142). They do not have what is called a sacrificial soul. Therefore, every Muslim is obliged to maintain the spirit of self-sacrifice to worship Allah and maintain good relations with fellow human beings. Sacrificial worship has many lessons, including a sign of gratitude to Allah for His blessings (QS. al-Kautsar [108]: 1-3), realizing unity and brotherhood with others, giving people the opportunity to eat deliciously (QS. al-Ḥajj [22]: 28). Sacrifice can foster empathy and compassion between the rich and the poor. Sacrifice worship teaches Muslims to have the spirit of sacrifice to help others in need (Ismail 2012).

Giving during Inheritance Distribution

When there is a distribution of inheritance, there are no heirs, including relatives, orphans, or impoverished people, so they should give them in moderation. QS. al-Nisa' [4]: 8 explains that biologically people can receive inheritance

if necessary and mandated by the heir. The Qur'an recommends that a person who has abundant wealth should be able to give part of his inheritance to orphans and impoverished people in need (Ibnu 'Asyūr 1984). It shows that there are other alternatives to overcome poverty, namely by giving part of the inheritance that has not been shared by relatives who are entitled to receive the inheritance. Kinship is the relationship between the person who inherits and the person who inherits caused by birth. Kinship is the reason for obtaining the right to inherit, but not all relatives can receive inheritance because according to inheritance law, there are provisions such as *furūd al muqaddara*, *ājib-mahjūb* and so on (Ibnu 'Asyūr 1984).

Fai' and Ghanimah

The subsequent supporting instrument for the social safety net is the treasure of *fai'* and *ghanimah*. *Fai'* is property obtained from the enemy without going through war, for example, being left by the owner, while *ghanimah* is property acquired from the spoils of war (Ibnu 'Asyūr 1984). *Fai'* was given to the Prophet as the leader of the ummah to be spent for the common good, while the rest was distributed to the Prophet's relatives, orphans, the penniless, and *ibn sabil* (Al-Qurthubi 1992). The rationale above is per QS. al-Ḥasyr [59]: 7. Meanwhile, QS. al-Anfāl [8]: 41 describes the distribution of *ghanimah*, which is four-fifths for the army, while one-fifth is for Allah, the Messenger, the apostle's relatives, orphans, the disadvantaged, and *ibn sabil*.

The realization of the distribution of *ghanimah* is divided into two major parts, first: 20% for leaders, the penniless, *ibn sabil*, orphans, and 80% for soldiers who fight (Al-Qurthubi 1992). It shows that the poor and vulnerable get concerns by getting a share of the property from *fai'* and *ghanimah* (Budiharjo 2007). However, it is good to say that *fai'* and *ghanimah* no longer

exist today, because there is no war and the social order has changed considerably related to the property rights.

The Principle of the Social Safety Net in the Qur'an

The term social safety net is not explicitly mentioned in the Qur'an. However, the Qur'an outlines several principles of socio-economic protection as embodied in the argument for the defense of the disadvantaged people. These universal principles are reflected in the objectives of Sharia in the context of protection as an effort to achieve the welfare and happiness of human life. According to Ibn Āsyūr, the highest purpose of the revelation of the Qur'an is the realization of personal goodness or benefit, community or collective benefit, and the benefit of the world (Al-Hamidī 2007). Thus, the existence of a social safety net is a means to discover the noble purpose of the revelation of the Qur'an. This benefit requires the presence of five types of preservations, namely *hifẓ al-dīn* (protecting religion), *hifẓ al-naḥs* (protecting the life), *hifẓ al-'aql* (protecting the intellect), *hifẓ al-nasl* (protecting lineage), and *hifẓ al-māl* (protecting property) (Al-Raisuni 1999).

The social safety net is the embodiment of the five benefits to be addressed by the purpose of establishing Islamic law (*maqāṣid al-syarī'ah*). Through the social safety net, a person is expected to live in prosperity so that it is not difficult to obtain property to meet his life needs. For example, through a social safety net, one can save his mind by providing outstanding educational opportunities, one can have a superior generation by ensuring the welfare of his life, one can be saved comfortably by providing adequate health services, one can be saved from the threat of an economic crisis by providing job opportunities and work skills, and a person can be saved from the hell of disbelief through the provision of other

social and economic assistance.

The Qur'an outlines several principles for constructing a social safety net system. These principles are derived from the Qur'anic cues in concern for the disadvantaged people. The Qur'an tries to show humankind that socio-economic protection requires serious efforts in translating all existing aspects and tools. The ideas for the construction of the social safety net concept outlined by the Qur'an are as follows:

Expanse and Balance

The social safety net in the Qur'an has a vast scope dimension which includes socio-economic assistance for disadvantaged people, either physically, mentally, or economically, namely the needy, poor, orphans, elderly, slave, and so on. The principle of extending social safety net is to cover a more comprehensive group of beneficiaries (Amornsiriphong and Piemyat 2012). This principle emphasizes the poverty alleviation model oriented to the source of the problem or the upstream approach (Prayitno, Santoso, and Ekawaty 2018). Social safety net is intended to drive productivity by providing job opportunities and basic social assistance, especially health and education. The principle of expansion emphasizes the aspect of the distribution of aid components, as seen from the urgency of the beneficiary (Anas 2021). Sustainable assistance emphasizes solving the causes of problems faced by the community. For example, if the community experiences poverty problems because they do not have access to work. So the government can allocate a budget to help the community through capital assistance, financial subsidies, or other social safety net models by creating jobs to increase productivity and escape poverty-stricken (Samad 2019).

The principle of expanding the social safety net in the Qur'an can be realized through a data collection mechanism for beneficiaries. The form of assistance given to people who are entitled

to receive it depends on the subject of poverty, the reasons for poverty, and the conditions of a region and country. This reality encourages the importance of seeking accurate and credible information as the central aspect to ensure the realization of efficiency, effectiveness, and responsibility for realizing the social safety net program (Rahmat, Pujiartini, and Purwaningsih 2020). The principle of expansion encourages the determination of social safety net programs to be carried out appropriately. Some of these factors significantly affect the implementation of the social safety net program. Ideally, the assistance provided can have a positive impact and solve the problem of meeting the basic needs of the community. For effective implementation, accurate data is needed. Accurate data includes people's condition, why they are poor, and why he cannot meet their needs, whether due to internal or external factors. Internal factors, for example, physical condition, age, and expertise. While external conditions such as disasters, government policies, and so on (Sumodiningrat 1999).

The principle of balance in the social safety net in the Qur'an is embodied in the entire series of Qur'anic teachings. The social safety net in the Qur'an intends to maximize the potential of human resources and existing natural resources while remaining principled on justice and human benefit both in the world and the hereafter. The Qur'an emphasizes that every practice in the world can always be oriented as a practice that has the value of worship and the value of the afterlife. Many verses of the Qur'an juxtapose the command to worship Allah and are followed by the order to do good deeds to the others (QS. al-Baqarah [2]: 177; al-Kauşar [108]: 1-3; al-Mā'ūn [107]: 1-7; al-Nisā' [4]: 36). Through institutionalizing philanthropic teachings such as (*zakat, infaq, sadaqah, waqf*), the Qur'an awakens people to the spirit of hard-working. The Qur'an teaches that the main goal of human life is to achieve

happiness in this world and the hereafter (*al-sa'ādah fi al-dārain*). This can be seen from the expression in QS. al-Baqarah [2]: 201; al-Qaṣaṣ [28]: 77. The way to happiness according to the Qur'an is obedience to Allah and the Messenger (QS. al-Nisa [4]: 59), the implementation of faith and good deeds (QS. al-Naḥl [16]: 97), behave fairly (*ihsan*), avoiding vile and arbitrary acts (QS. al-Naḥl [16]: 90) (Laluddin et al. 2012).

Justice and Equity

The Qur'an commands us to do justice and avoid injustice. The concept of a social safety net in the Qur'an includes protecting five main things: food, education, health, employment, and business capital. Meanwhile, the Qur'an also teaches the distribution of wealth (QS. al-Ḥasyr [59]: 7) so that there is no huge gap between the rich and the poor (Mulyany and Furqani 2019). The Qur'an teaches that wealth is a test (QS. al-Taghābun [64]: 14), although human nature likes wealth (QS. Ali Imrān [3]: 14). To avoid greedy, Allah teaches that in one's property, there are other people's rights that must be fulfilled (QS. al-Ẓāriyāt [51]: 19; al-Ma'ārij [70]: 24-25), humans must behave modest, not luxuriant (QS. al-A'rāf [7]: 31). In order to prevent despotic behavior, the Qur'an outlines that property must be pursued legally (QS. al-Nisā' [4]: 29; al-Baqarah [2]: 188), should not exploit other parties (QS. al-Nisa [4]: 29; Al-Baqarah [2]: 279) (Meirison and Nazar 2021). Thus, the social safety net outlined by the Qur'an plays a huge role in maintaining the conduciveness and welfare of people's lives.

The realization of justice is fundamental in the Islamic economic system. Islam not only guarantees individual property right but also commands fair redistribution so that the economy is not centered on one group or only a few people. The recommendation for redistribution is evidenced by philanthropic teachings, such as *zakat*, *infaq*, *sadaqah*, and *waqf*. Justice does

not mean absolute equality. Absolute equality is impossible because it is contrary to human nature (QS. an-Naḥl [16]: 71; al-An'ām [6]: 165). With the principle of justice, everyone will get a share according to their respective efforts, and there is no discrimination. Another form of justice is that every individual has rights; at the same time, he must fulfill his obligations. Everyone's rights should not be ignored for the sake of the interests of the other more substantial group. So fair is balance, non-discriminatory action, giving rights to those entitled. Doing justice (*al-'adl*) means that humans create a life that is in harmony with their nature (see QS. al-Nisa [4]: 58). These ways work together to create security, peace, prosperity, justice, and order in society (Baidhawiy 2012).

Spirituality and Productivity

The main purpose of the social safety net in the Qur'an is to educate people to have an ethic of hard working. The work ethic is the spirit to work based on noble values and providing professional services (Mulyany and Furqani 2019). In the Qur'an, term working appears more than 600 times with various terms, such as *'amila*, *kasaba*, *ana'a*, *sa'a*, *fa'ala*. Among the terms used the most is *'amila* and its derivations (Abd Baqi 2001). This fact shows how Islam values and encourages people to work creatively. People who work professionally will benefit both material and non-material, whose benefits are more lasting because they are related to faith. The Qur'an commands people to work because Allah and the Messenger will witness it and reward each of these deeds (QS. al-Taubah [9]: 105). Thus, the Qur'an encourages an integrated and comprehensive social safety net management system. It means that the practice of social safety net must pay attention to the formal and informal sectors. The formal social safety net program seeks to ensure that every individual is officially guaranteed

to access economic resources and other social supports. Meanwhile, an informal social safety net is a system that allows community members to help each other in fulfilling their basic needs (Paitoonpong, Abe, and Puopongsakorn 2008).

One human nature is to love wealth (QS. Ali Imrān [3]: 14). Wealth does not come by itself, and assets must be managed legally. The Qur'an encourages people to always try. A person's situation will not change if they do not try to change it (QS. ar-Ra'du [13]: 11). Working to meet the needs of the family is deemed as worship. The motivation of worship will make a person work harder. Work is not merely a worldly affair separated from the divine element. For a Muslim, work is an earnest effort that involves all physical and spiritual abilities, uniting thought and contemplation (Tasmara 1995). In other words, work is a symbol of a servant's obedience to his God. The spirit of working to seek the pleasure of Allah is a plus for every job done by a Muslim. From the examples of the expressions above, it is clear that the Qur'an encourages and motivates its people to be independent and hard-working (Thahir 2009). Therefore, the implementation of social safety net must be oriented in order to promote productivity and foster a work ethic for the community.

Sustainability and Empowerment

The social safety net in the Qur'an provides social protection to drive productivity through all personal potential to access economic resources. Judging from the form of assistance, the social safety net in the Qur'an is divided into two aspects, namely, conventional (traditional) and modern. Traditional social safety net is realized mainly by providing food assistance and mass employment. Meanwhile, the social safety net of renewal is more directed at efforts to drive economic activities productively by empowering groups of people who are less fortunate but still

able to work. The essence of the social safety net in the Qur'an is assistance that plays a productive role in helping underprivileged families overcome poverty and powerlessness (Samad 2019).

According to the Qur'an, the basic principle of the social safety net is to optimize all potentials and sources of funds and resources for development and equitable distribution of justice. The Qur'an develops understanding and awareness of the potential that Allah has given to compete in goodness, who is the best in good deeds, who has contributed the most to life (QS. al-Mulk [67]: 2; al-An'am [6]: 165). Allah has given potential natural resources (both on earth and in the sky) which are sufficient for human life (QS. al-Jātsiyah [45]: 13). Allah creates the universe and everything in it for humans (QS. al-Baqarah [2]: 29). Humans are commanded to work diligently, dynamically, productively to seek the sustenance that Allah has provided because Allah guarantees the sustenance of everyone who moves and tries hard to work (see QS. Hud [11]: 6) (Mulyany and Furqani 2019).

Allah prefers the sustenance of people over some others (QS. al-Naḥl [16]: 71), and Allah raises the degree of some people over others as a test (QS. al-Ma'idah [5]: 165). However, Allah does not teach humans to surrender. One is obliged to change his situation because Allah does not change the fate of people until they all attempt to change (QS. al-Ra'du [13]: 11). As caliphs on earth, humans have been given the potential to utilize the resources (QS. al-Naḥl [16]: 79). Allah has also provided natural resources to be processed and used for their daily needs (QS. al-Baqarah [2]: 29; al-Jāsiyah [45]: 11-12). The availability of natural resources and the potential of human resources become a fundamental capital to elevate welfare and prosperity (Aprianto 2017).

Therefore, the social safety net must be understood as a stimulant to boost productivity

and build a solid and sustainable foundation (Kusumawati 2019). The social safety net becomes not only a coordinated and integrated instrument but also special development programs to overcome crises and sustainable development programs in overcoming chronic problems, such as inequality, poverty, and underdevelopment (Dandabathula et al. 2018). The social safety net in the Qur'an intends to drive productive economic activities by empowering vulnerable groups to access financial resources, in addition to food assistance. Empowerment is an attempt to actualize one's potential (Hasanah 2019).

Two capitals are needed to empower a person or group of people, namely internal and external capital. Internal capital is the potential of a particular individual or society. External capital is the intervention of other parties in capital or training facilities (Hasanah and Sihotang 2019). Every person and family who suffers from the crisis becomes a priority target group for social safety net program beneficiaries. Therefore, social safety net according to the Qur'an must be carried out through; (1) developing a conducive climate in encouraging community development (enabling); (2) strengthening the potential and power of the community (empowering); (3) empowerment also means protecting. In the empowerment process, the disadvantaged must be prevented from becoming more vulnerable because they are less empowered in the face of the firm (equal playing field) (Samad 2019).

Dynamic and Systematic

The social safety net based on the values of the Qur'an means paying attention to every stage and purpose of program implementation. The social safety net program is carried out through a rescue and recovery mechanism towards normal and better conditions. Through a sustainable empowerment process, the social safety net

program not only aids people to rise and escape poverty but also encourages independent, productive and resilient communities.

The principles of the social safety net outlined by the Qur'an include the form of quick and direct distribution of assistance to the beneficiary community groups (quick disbursement), activity plans must be known by all levels of society easily and openly (transparency), all activities must be able to be accounted for both technically and administratively (accountability), and the results of activities can be preserved and developed by the community itself in the forum of local community organizations (sustainability).

There are several considerable instruments supporting the social safety net in the Qur'an covering several things, namely *zakat*, *kafarat*, *dam* and *fidyah* (social fines), *infaq*, *alms* and *waqf*, *fai'*, and *ghanimah*, and the distribution of inheritance. These instruments are essential sources of income in supporting the implementation of the social safety net program. When this instrument can be utilized to its full potential, the implementation of social safety net will have a significant impact on poverty alleviation. Meanwhile, the social safety net outlined by the Qur'an has several principles, such as expanse and balance, justice and equality, spiritual and productivity, sustainable and empowerment, dynamic and systematic. These principles are an essential contribution to develop social safety net programs. Through this scheme of applying the five principles, the implementation of the social safety net can be carried out optimally, effectively, and with an integrated system.

CONCLUSION

The social safety net based on the values of the Qur'an means paying attention to every stage and purpose of program implementation. The

social safety net program is carried out through a rescue and recovery mechanism towards normal and better conditions. Through a sustainable empowerment process, the social safety net program not only aids people to rise and escape poverty but also encourages independent, productive and resilient communities.

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