

STRATEGIC MODEL OF SOCIAL SECURITY FOR SUSTAINABLE DEVELOPMENT GOALS IN INDONESIA

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Abstract: The discourse about security and its derivatives has become the main and interesting theme of discussion in every field of knowledge, including social security. It has undergone several principal changes ranging from public responsibility (social security) and national security to human security. This paper aims to revisit the social security concept in the world and highlight its role with an additional perspective in Islam as a reliable option to achieve sustainable development goals. This study also proposes a strategic model for social security instruments (financial inclusion) and all stakeholders (participation) to enhance implementation with the specific target of the SDGs in Indonesia. With the methodology of qualitative paradigm for analysing the available literature, this paper finds that social security concepts in the world need a justification to attain the Sustainable Development Goals, especially among Muslim countries.

Keywords: Social Security, Islam, Sustainable Development Goals, Stakeholders.

Abstrak: Wacana mengenai keamanan dan turunannya menjadi tema utama dan menarik untuk diperbincangkan dalam setiap bidang ilmu termasuk jaminan sosial. Telah mengalami beberapa tahapan perubahan mendasar mulai dari tanggung jawab publik (jaminan sosial), keamanan nasional hingga keamanan manusia. Tulisan ini bertujuan untuk meninjau kembali konsep jaminan sosial di dunia dan menyoroti perannya dengan perspektif tambahan dalam Islam sebagai pilihan yang dapat diandalkan untuk mencapai Tujuan Pembangunan Berkelanjutan. Studi ini juga mengusulkan model strategis bagi instrumen jaminan sosial (inklusi keuangan) dan seluruh pemangku kepentingan (partisipasi) untuk meningkatkan implementasi SDGs dengan target spesifik di Indonesia. Dengan metodologi paradigma kualitatif untuk menganalisis literatur yang ada, makalah ini menemukan bahwa konsep jaminan sosial di dunia memerlukan sedikit pembenaran untuk mencapai Tujuan Pembangunan Berkelanjutan khususnya di kalangan negara-negara Muslim.

Kata Kunci: Jaminan Sosial, Islam, Tujuan Pembangunan Berkelanjutan, Pemangku Kepentingan.

INTRODUCTION

The discussion about security worldwide has been developed and evolved following the needs and demands of its era. At the beginning of the 17th century, when the war had not broken, security discussion was public responsibility for the sick, poor and homeless.¹ Then, the concept changed when the First World War erupted into national security (Hamilton, 1787). When the Cold War ended in early 1990, peace and security experts and academia increasingly discussed human security discourses as they assumed that the national security discourse was too narrow in the development of human life (Lewis, 2015). Since then, social, national and human securities have been part of the development theme and discussed in peace and security discourses.

Recently, the concern of development issues encompasses climate change to human security; therefore, the United Nations General Assembly 2015 committed 17 goals as part of the 2030 Agenda. The purpose of the agenda is an action plan for the good of humans, the planet, and the general welfare; thus, the implementation requires strong commitment and accountability (UN, 2015). But this agenda is not an easy task. A fundamental move needs to be made, particularly for middle-income countries where expecting funds from the government is insufficient to implement the entire agenda. Therefore, financial inclusion and participation are the key principles for this development agenda. Government, investors, companies, philanthropy, civil society and academia must be integrated with partnership programs, and this collaboration requires improvisation in the contribution of each stakeholder. The experience of implementing the MDG program 2000-2015 provides lessons that private sector contributions are often excluded and only focus on government programs.²

This paper attempts to restore the mainstream social security concept and its spirit not only as a provider of assistance but as an endowment to the poor and other unfortunate people such as elderly aid, blind people assistance, maternal pensions, unemployment, delivery (birth) assistance, rehabilitation of the disabled and other public assistance (Witte, 1944) but also to provide equal opportunities for access in the economy, resources and energy including human resources, finance, technology and education. Alternatively, from the perspective of Islam, social security offers potential financing (philanthropy) and the concept that can be integrated into government social security programs. Remarkably, the framework of the Sustainable Development Goals has many commonalities with the *maqasid-based* (the higher objectives of shariah) development agenda (Khan, 2015), and the Islamic financial sector has the potential to contribute to seize the Sustainable Development Goals (Ahmad, Mahmoud Mohieldin, Verbeek, & Aboulmagd, 2015).

This paper aim to provide a strategic model of all stakeholders before specific set objectives following the concept of Islamic social security. This paper's scope is limited to analysing only the global concept of social security with an additional strategic integration model of stakeholders in addressing the achievement of the SDGs.

¹ Social security in Britain. (1964). Prepared by Reference Division Central Office of Information London. Printed by Her Majesty's Stationery Office Press, Harrow. pp.4; Historical Development of the Irish System of Social Security. Downloaded on March 22nd, 2017 from http://www.gillmacmillan.ie/AcuCustom/Sitename/DAM/056/Social_Security_in_Ireland.pdf pp.3

² <http://www.id.undp.org/content/indonesia/en/home/presscenter/articles/2018/sdgs-in-indonesia--2018-and-beyond.html>

LITERATURE REVIEW

Social Security Paradigms: Mainstream and Islamic

Social security has plenty terms used by organisations or scholars, for example “social protection” which defines as the protection of basic living standards, or against social risks (European Commission, 2003; ILO, 2017). Social security also often reworded as social insurance and economic security (Barry, 1991; Pitzer, 2003; Tsereteli, 2008). One thing must be underlined is the usage word where social security does not mean talking about socialism as normally understood all runs by the government. In fact, social security theme has been discussed widely and experienced several stages of transformations in accordance with its demand.

Mainstream Social Security Concept

According to Syed, the current concept of social security only focuses on old age benefits, benefits for being unemployment, family benefits, health insurance, death insurance, disability compensation.(Ibrahim, n.d.) where the International Labor Organization formulates social security is a social protection whereby the community is guaranteed individually and with family access to health and income guarantees especially in the case of not working, retirement, health, physical disability, work accident, death or protection when pregnant and giving birth.³ But this concept should not only for a “safety-net” matter argued by Guhan, (1994) but more important is the prevention of uncertain situations and opportunities for increasing individual development. In sum, the aims of social security are how to share risks from individual to a larger group in the society as a whole and considered as primary of human rights where every single person should get a decent life.

Social security has been a part of the communities ever since but the concept that applies today has changed and resulted in variety of formats. Those differences can be affected by several things such as the condition of the state’s economy, developed countries or developing countries, the ideology embraced by the ruling government, or even the world economy at the time. Thus, the mechanism and concept of social security which are used by some countries quite different from time to time. Britain was who firstly applied the principle of public responsibility for the relief of the poor through the Poor Law Act of 1601 which required the parishes, the smallest unit of local government, to provide from the rates (local taxation) for the sick, the needy, the homeless.⁴ Then followed by Austria in 1854 came up with their first social security concept by introducing health insurance scheme to compelled mine owners under General Mining Law and expanded the schemes in larger-scale three years after.⁵ Meanwhile, German emperor under Reich Chancellor Bismarck enacted the first legislation of social security in 1883, the Health Insurance Act provided medical treatment, medicaments, and sickness benefit for workers then followed accident insurance a year after. While in 1889, the Old Age Security Act established which paid out pensions to wage earners and low-income

³ International Labor Organization. <http://www.ilo.org/communication> [Accessed on March 20th, 2017]

⁴ Social security in Britain. (1964). Prepared by Reference Division Central Office of Information London. Printed by Her Majesty’s Stationery Office Press, Harrow. pp.4; Poor Relief 1601-1834. Lincolnshire Archives. https://www.lincolnshire.gov.uk/upload/public/attachments/1197/poor_relief_160118341.pdf [Accessed on March 23rd, 2017]

⁵ Social security in Austria. (1988). Published by the Federal Press Service Vienna (Ed. Peter Stiegnitz)

salariated workers when they became incapable of work or 70 years of age. This German Social Insurance became the model for many other countries because it was the first systematic approach to social policy (Neuhaus, 1979; Wallace, 1999). Table below captures sequentially the history of social security concept from around the world:

Table 1. History of embodied social security applications

Year	Social security application	Country
1601	The Poor Law Act	Britain
1838	The Irish Poor Relief Act	Ireland
1854	Health insurance scheme under General Mining Law	Austria
1887	Accident Insurance Law for employees in factories, foundries & power station	Austria
1888	Worker's Health Insurance Law for workers in trade and industry	Austria
1906	Pensions Insurance Law for privately employed officials	Austria
1908	The Old Age Pensions Act	Britain
1911	National Insurance Act	Britain
1919	National Health Insurance Act	Britain
1920	Blind Persons Act; Unemployment Insurance Act Health Insurance Law for state civil servants. Unemployment Insurance Law	Britain Austria
1925	Widows, Orphans, and Old Age Contributory Act	Britain
1927	Old-age and Disablement Insurance schemes	Austria
1929	Pensions Act	Britain
1934	Unemployment Act	Britain
1936	Unemployment (Agriculture) Act	Britain
1945	Family Allowance Act	Britain; Northern Ireland
1946	National Insurance Act	Britain; Northern Ireland
1948	National Assistance Act	Britain

Source: Authors compilation

Regarding to the source of funds, the Poor Law Act funded by the middle and upper classes through taxes but in 1834 the Poor Law Act modified after years of complaint because the poor are payed to be lazy and avoid to work.⁶ Different concepts applied in Ireland who learned a lot from failures faced by the Britain Poor law Act, where the poor rate (the source of funding for the Poor Law) was obtained from land owner (McCashin, 2004). In summary of the mainstream social security around the world, there are four general systems of social security. Firstly, the model which implemented by Scandinavia's countries where social security provided by the government and roughly allocates 60% of the total national expenditure on social program. Secondly, Germany and Austria follow an institutional model wherein every institution, including government, private companies, and workers, offers its scheme. Thirdly, the residual model of the US, UK, and Australia, in which the government works only to support the weak, like the poor, disabled, and unemployed. A fourth reason is that Latina and Asian countries with limited budgets use the minimal model (Mediaty, Said, Syahrir, & Indrijawati, 2015). Furthermore, the beneficiaries do not have to pay taxes to receive the funds.

⁶ See 1834 Poor Law What did people think of the New Poor Law? The National Archives. <http://www.nationalarchives.gov.uk/documents/education/poor-law.pdf> [Accessed on March, 23rd 2017]

Therefore, the financial source issues in developing countries where available funds are very limited and in general developing countries tend to have high levels of poverty and relatively low quality of human resources (Cottarelli & IMF, 2011; Devarajan, 1990). In terms of social security, one of the facts that faces us today is that more than half of the population (workers and dependents) does not have access to formal social security protection, such as contribution-based insurance schemes and tax-financed social assistance schemes (Ginneken, 2002).

Social Security in the Perspective of Islam

Differently and unique, social security system in Islam generates funds from philanthropic concept. The well-known term for philanthropy in Islam is *zakat*, *infaq* and *waqf* (*awqaf* for plural). The concept itself does not only in the spheres of social protection, health insurance, or social assistance but cover areas like individual and family level, society and community level, also national and state level (Jalil, Haris, Ramli, & Said, 2015). The concept does not differ much from the mainstream concept at the individual and family levels since it offers concepts that protect every individual and every family from any contingencies during their lifetime, but most importantly, addresses the needs of people with low incomes and those who are unable to meet their needs. At the society and community level, social security of Islam serves as the mutual protection especially for the less fortunate, the poor and the needy neighbors. At the national level, social security in Islam play a role on the economic prosperity for all, through the distribution of economic resources, wealth and prosperity, and equitable income which will creates social justice to ensure that there is no one left behind. Ibn Ashur (2013) declares that social security is one of the objectives of Sharia, which is to create an equal and prosperous society. Moreover, *zakat* and *waqf* with its nature are a long term beneficial thus positively affect economic growth and intergenerational income (Obaidullah, 2015).

RESEARCH METHODOLOG

This study uses descriptive analysis to propose a strategic model of social security for SDGs in Indonesia. This study employs library research approach to collect secondary data from journal articles, books, reports, and websites that contain existing social security model and and SDGs. The proposed model invent in different angle of Islamic perspective which highlighting the Islamic social finance instruments like *waqf* and *zakat* (Ubaidullah et al, (2020). These instruments have played important roles in establishing the goal of SDGs in improving social security aspect of Indonesian people. To propose this strategic model, the Islamic social finance instruments will be address and integrated in the national social security system aimed to ensure social protection for all Indonesian people and SDGs

RESULT AND DISCUSSION

Financial Inclusion and Stakeholders Participation Model Towards the Sustainable Development Goals

An integrated model of stakeholders and social security instruments can arguably be a more practical approach to achieving sustainable development goals in the advanced economies of our day by solving three problems: the problem of value creation and trade, the ethical problem of capitalism, and the managerial dilemma. (Parmar et al., 2010). From the

Islamic perspective, social security refers to the distribution of wealth that benefits society and the nation since wealth does not circulate solely among the rich. Therefore, poverty gaps will be narrowed, and social equality will improve. Effectively, zakat and waqf distributes in the form of productive allowance for the poor rather than consumptive assistance. Therefore, they can start to initiate their own (micro) enterprise and participate more in the economy.

For a massive impact from this system, the key principles for the development agenda are financial inclusion and participation from government, business sectors, philanthropic institutions, civil society and academia. The pattern of cooperation requires improvisation to get to know more about the contribution that can be made by each party for the SDGs also depend on the extent to which stakeholders engaged.

According to Mathur, Price, & Austin, (2008), by using a strategic management perspective in seeing how the involvement of stakeholders aims to gain knowledge, increase user responsibility for the program, reduce friction of interest, encourage innovation and improvisation and facilitate spin-off partnerships. From an ethical standpoint, involving multiple stakeholders can increase decision-making inclusively, promote equality, enhance local decision-making, and build social capital. Both perspectives have essential benefits for sustainability. Nonetheless, stakeholders can also be engaged through social learning, where diverse stakeholders can create shared forums, share values and roles, reflect and create shared visions and goals.

An active role is needed from all stakeholders; hence, they can align their vision and work at the same frequency. If the stakeholder theory is adopted into this social development area, it can be understood as elements that form a society that has relationships because of each other's interests (Freeman, 1984; Jones, 1995; Walsh & P., 2005). Using stakeholder theory, a voluntary exchange system is best suited to address community problems, such as value creation and trade, capitalism ethics, and managerial mindset (Parmar et al., 2010).

Figure 1 shows how financial inclusion between state budget and philanthropic budget in Islam are integrated under joint control of institutions with participation of all stakeholders to create values and trust and how this relationship can work well whether in the short term or long term. In this paper to be highlighted, social security fund is not limited only in Islamic instruments but opens for any kind of endowment funds such as corporate social responsibility fund and other charity funds either from individual, group or community.

One thing needs to be underlined in this scheme, in the funding authorities and stakeholders stages, it is intended to go directly to the participation stage of stakeholders and no longer through ministerial mediation to prevent a large conflict of interest and also to shorten the procedural path thus the programs can be as effective as possible.

At the stakeholders stage, academia, expertise, private business, civil society and media shall work together either bilateral or multilateral cooperation and illustrated in this figure by the lines that connects each other. For example, academic and professional expertise can contribute ideas and programs that effectively improve education quality for rural residents who lack access to technology and infrastructure. Private business works together with the academics by creating training program for young entrepreneur or skills enhancement training program or probably creating awareness for good sanitation and clean environment. In the Islamic social security concept, civil society holds an important role in relation to financial funding resources because it is this society as a source of philanthropic funds and also even

able to play a role as supervisor of the use of public funds. The role of media become as important as other factor to generate public trust through the spread of positive information and transparency hence the trust of the society is maintaining towards government and Islamic social security institutions.

In obtaining the maximum outputs from this financial inclusion in order to achieve the SDGs target 2030, the seventeen goals extracted and set certain goals based on the IMF reports to put in front as priority agendas but other goals remain important as well. In addition because waqf, zakat and other social security instrument in Islam are pious endowment therefore strengthen human dignity and spirituality. In the long term, these Islamic social security instruments gain more collection when more Muslim's prosperity improved, they will become the donors, not as beneficiary anymore.

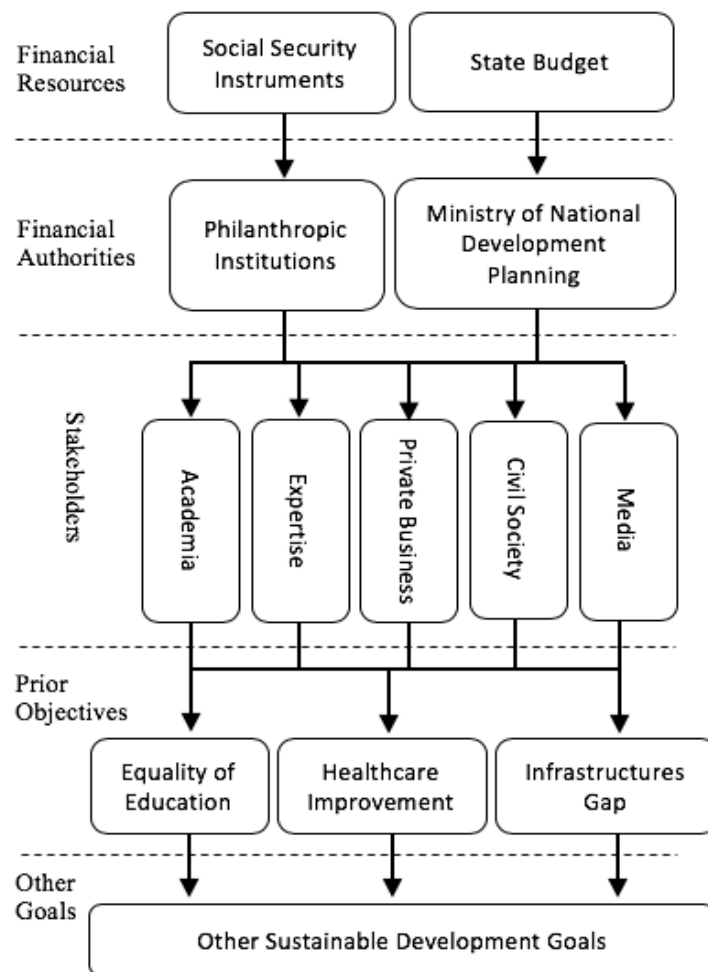


Figure 1. Strategic Model of Social Security for SDGs

Source: Developed from different sources

The role of Zakat and Waqf Toward Sustainable Development Goals

1. Zakat and the Sustainable Development Goals

Zakat and the Sustainable Development Goals have common objective where poverty is the priority level to be concerned. Conceptually, zakat givers are those who have excess assets (the minimum amount applied) and mandatory by the shariah to allocate certain amount (in percent) of their belonging wealth to the recipients of zakat which is usually difficult in daily life to fulfill their needs. Since zakat relies on the accumulation of assets

rather than income, it is more effective at redistributing wealth more consistently because wealth accumulation can last longer than one income period, particularly for individual members of society (Ismail and Shaikh, 2017). This also proves that progressive income taxes that are widely applied today cannot reducing the level of income inequality and distribution of wealth. Hartman (2002) found that progressive tax was intended to reduce income gaps in the US economy, but failed after the income share rose by 15% after the remainder of the share declined by 13% in the last four decades (Hartman, 2007).

Some other sustainable development goals such as to end hunger, to have a good health and well-being are also still descended from the poverty issue. Thus, the distribution of resources is a very vital and crucial thing to increase the income of the poor. Arguably, the productive assistance programs must take precedence over consumptive assistance to reduce poverty such as improving the quality of health and education which are not spared from improving their capacity and skills. A quality education is an essential part of the sustainable development goal of getting out of poverty, improving skills and boosting competitiveness. In connection with these, the system of wealth redistribution and income distribution can provide additional income for those classes to meet their daily needs, to improve their skills and competitiveness to compete in the economy. In addition to improving public health, zakat can also be used to enhance education.

2. Waqf and the Sustainable Development Goals

In the Islamic economics system, waqf plays an important role as a social institution. Waqf can be in the form of either by dedicating immovable assets such as properties and real estates or moveable assets such as vehicles, furniture and fixtures. Moreover, liquid forms of money or shares also can be formed as waqf. Cash waqf is also a potential source of funds from wider community participation (Aziz, Johari, & Yusof, 2013) in order to build infrastructure Education, health, environmental protection programs or even financial institutions such as waqf based microfinance (Ahmed, 2007; Sadeq, 2002) and social banks (Mohammad, 2011). The nature of waqf which is more flexible in the utilisation of funds which provides ample space for the management authority compare to zakat fund in order to make aid programs more targeted according to the needs of the region concerned.

Islamic Social security for SDGs in Indonesia

Indonesia has been actively participating since the General Assembly of the United Nations adopted the resolution in September 2015. It is proven by the overall SDG performance Indonesia rank at the position of 98 out of 149 countries with score or value of 54.4 out of 100 in three years.⁷ BPS's report indicates Indonesia has met 49 out of 67 SDG indicators, and has 18 unfinished agendas. Among those achievements are primary education for all, promote gender equality and empowerment of women, and the reduction of child mortality while the agendas that have not been reached are exterminating extreme poverty and hunger, reducing maternal mortality rate, combating HIV/AIDS, malaria and other disease, to ensure

⁷ SDG Index and Dashboard Global Report, Country Profiles, July 2016 by BertelsmannStiftung and Sustainable Development Solutions Network.

environmentally sustain (for example forest cover, CO2 emission, rural drinking water, and affordable sanitation), also global partnership for development become remaining homework to do.⁸

As part of that unfinished agenda, the International NGO Forum on Indonesian Development (INFID) report showed that citizen perceptions of socioeconomic inequality remained high. Based on INFID's survey of 34 provinces in 2017, the inequality index grew from 5.6 to 6% in 2018. That means six out of 10 areas are considered unequal. There are three main sources of inequality in the three underdeveloped regions: income, job opportunities, and property ownership.

Indonesia has aligned its national development priorities with the SDGs agenda, incorporated them further into its national and sub-national development plans, and allocated resources consistently. Learning from experience in the application of the MDGs, wider participation is needed not only from the government but also from civil society (Abdullah, 2018). Therefore, the integration between the government, the private sector and other parties is essential.

One factor that is quite interesting to be included is the social security system in Islam because in it, there is a considerable potential for funds as well as human resources. Due to Zakat's charitable nature, waqf does not trade off outreach for sustainability. Therefore, zakat and waqf can be potential sources of subsidies for lowering financial services costs (Ahmed, 2002, 2011; Kahf, 2004). It is particularly relevant in Indonesia, where the majority of the population is Muslim, the initiative has taken part by maximising the benefits contained in Islamic Finance for the SDGs. Even Baznas and UNDP have collaborated in supporting the collection of zakat for SDG as a whole.

As far as the Islamic philanthropic funds and the Sustainable Development Goals (SDGs) are concerned, they share five fundamental goals of *Maqasid al-Shariah*,⁹ namely protection of:

1. Faith; reducing vulnerability, particularly poverty, hunger, poor health, and water contamination (SDGs 1, 2, 3, 6, 10).
2. Life; eliminating food insecurity, ensuring healthy lives, tackling water scarcity, poor water quality, insufficient sanitation, ensuring decent work, and developing safe and sustainable cities (SDGs 2, 3, 6, 8, 11).
3. Progeny; peace and environmental protection (SDGs 3, 5, 7, 11, 12, 13, 14, 15, 16).
4. Intellect; making healthy nutrition and quality education accessible (SDGs 1, 2, 4, 9), and
5. Wealth; by generating economic activity and ensuring social safety (SDGs 1,3,8,10).

Furthermore, according to the International Monetary Fund, (2018) reports on ASEAN Leaders Gathering in 2018 pointed sectors that needs additional attention are health, education, and infrastructure sectors. Following description is illustrating progress and challenges ahead of those three sectors:

- a. Indonesian governments allocate a relatively small amount of funds to the education sector, which makes up 3.6% of GDP (\$516 per student) and about 7% of GDP overall. However,

⁸ <https://www.bps.go.id>

⁹ UNDP and Baznas brief on zakat; <http://www.id.undp.org/content/indonesia/en/home/library/sustainable-development-goals/the-role-of-zakat-in-supporting-the-sustainable-development-goal.html>

- compared to countries with good education performance, it slightly lags behind. According to the costing exercise, Indonesia could close the performance gap with the best countries by increasing government education spending by less than half a percentage point.
- b. In 2018, Indonesia's health SDG index was 62, compared to 78 for emerging markets. The total health expenditure per year is approximately 3.5 per cent of the GDP, of which 1.5 per cent is public expenditure. It is recommended that total health expenditures increase to close to 6.5 per cent of GDP by 2030 as a means of improving health outcomes. By increasing the number of doctors and other health staff as a share of the population, doctors' average salaries in Indonesia would reach those of the best peer countries.
 - c. Several infrastructure gaps need to be closed by 2030 through additional spending.
 - i. Roads. Based on benchmarking and regression analysis, the IMF estimates Indonesia needs 173,000 kilometres of roads during 2018-2030 to increase rural access. Investments in construction and maintenance would reach almost 1 per cent of GDP if construction and maintenance costs were included.
 - ii. Water. Two-thirds of the rural population lacks access to hand-washing, despite 86 per cent of the urban population having it. Two World Bank studies (2015 and 2016) suggest that the public sector would cover most of the investment needed to achieve the 2030 SDG targets of universal safe access.
 - iii. Electricity. 97 per cent of the Indonesian population has access to electricity, but their per capita consumption is only 900 kWh per year, a far cry from the average usage in emerging markets of 2,679 kWh. Investment expenditures would have to increase by almost 1 per cent per year to achieve universal access and emerging market consumption per capita by 2030.

In sum, the social security concepts in Islam and the Sustainable Development Goals can be illustrated like two different magnetic poles that attract one another. These two systems moves on the same track heading to the same direction. Especially in Indonesia, one side requires additional funding to achieve its objective, the other side contain huge potential of funds even though recent condition is still far from expectation yet gradually increased time over time. To illustrate the potential, the number of studies have estimated that zakat in Indonesia could range from US\$1.4 billion (Rp 19.3 trillion) to US\$16.2 billion (Rp 217 trillion) or 3.4 percent of GDP. According to the Islamic Development Bank (IDB), zakat alone could cost up to US\$16 billion (Rp 217 trillion).¹⁰ Yet, according to the table 1 only 3 percent of these potentials was realised in 2017:

Table 2. Social Security Instruments Collection in Indonesia (2011-2016)

Year	IDR (billion)	USD (million)	Growth (%)	GDP Growth (%)
2011	1729	125.84	15.30	6.5
2012	2200	160.12	27.24	6.23
2013	2700	196.51	22.73	5.78
2014	3300	240.17	22.22	5.02
2015	3700	269.29	12.21	4.79
2016	5000	363.90	35.14	4.98

Source: Baznas, (2017)

¹⁰ "Overlooked" Zakat Could Unlock Billions in New SDG funding: UNDP: <https://news.un.org/en/audio/2017/11/635862#.WmAVAqiWbct>.

CONCLUSION

Since its introduction in Islam, social security has shown great success in improving the well-being of the community in general, but especially of the poor (Abdullah, 2018). It does not impossible that this success can be repeated in the context of today because the potential of zakat and awqaf are not less compared to the past. Interestingly that what is the main target of SDG in line with the principles and objectives of social security in Islam, which concern to the morality of society and the development of social capital, in facing the challenges of modern economic materialism.

But with the existence of subsidies is not enough for the poor, their productivity and skills must be improved with the aim that they can be independent someday and get out of the poverty line or even become donors which eventually create intergenerational transfers. Therefore, the utilisation of this financial support should be in the form of productive program rather than consumptive aids such as education and life skills training, health assistance, proper shelter and sanitation, and more productive incentive to escape from poverty. Haneef et. al. (2014) and Obaidullah, (2008) argue that the lack of business training and financial access prevents micro-entrepreneurs from unleashing their potential.

Realising the implementation program for SDGs where financial is one of the central issue, hence mobilisation of zakat and awqaf as the social security instrument in Islam and other CSR funds become extremely important considering its massive potential to finance various economic activities for the benefit of the community. Zakat and waqf can be assumed as leading role to fill the financial gap especially for most developing countries where welfare budget is limited. Together with government budget, CSR funds from privates entities, Islamic social security funds in Islam and collaboration of stakeholders, mobilisation resources will be more systematic, goals oriented thus benefited for all stakeholders. As zakat and waqf are philanthropic concepts, public trust is essential to maximizing this potential. Even though zakat is considered an obligation for Muslims, establishing public trust is essential. Some of the factors that can enhance community public trust are accountability and transparency by utilising the role of media and it becomes quite interesting. Moreover, social media nowadays is one of the biggest platform for crowdfunding activities both socially and commercially.

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