



## **CONCEPTS ANALYSIS I-MQ'S AS STANDARD OF APPLICATION TO CREATE *TAKAFUL IJTIMA'I* TO CONSTRUCT WELFARE SOCIETY**

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# Background

*“And if only the people of the cities had believed and feared Allah , We would have opened upon them blessings from the heaven and the earth; but they denied [the messengers], so We seized them for what they were earning.”*

*Al-A’raf: 69*

## But in fact, today:

- Most muslim countries are poor countries
- Crime and immorality in national scope, like corruption
- Immorality accumulate in each country, which can slowly degrade the **faith** and ***taqwa*** in the aggregate.

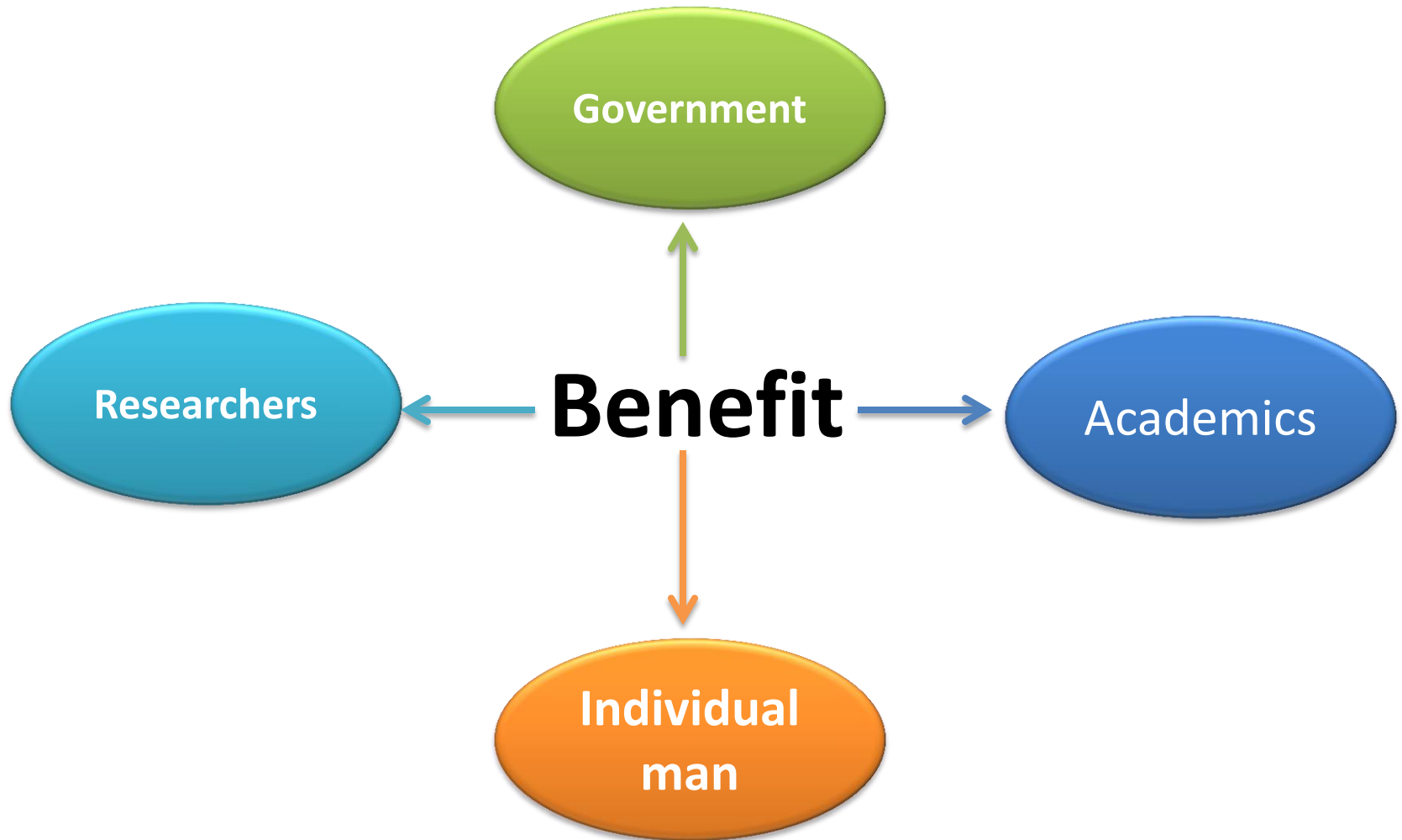
So, it is necessary for formulating and finding a solution to the problem of *takaful ijtima'i* in increasing faith and taqwa in Muslim communities aggregately.

# Identification and Problem Formulation

How does the concept of *takaful ijtimai'i* able to keep the faith and *taqwa* of society?

## Purpose

Define the concept of *takaful ijtimai'i* which is capable in keeping the faith and *taqwa* of society.



# METHODOLOGY

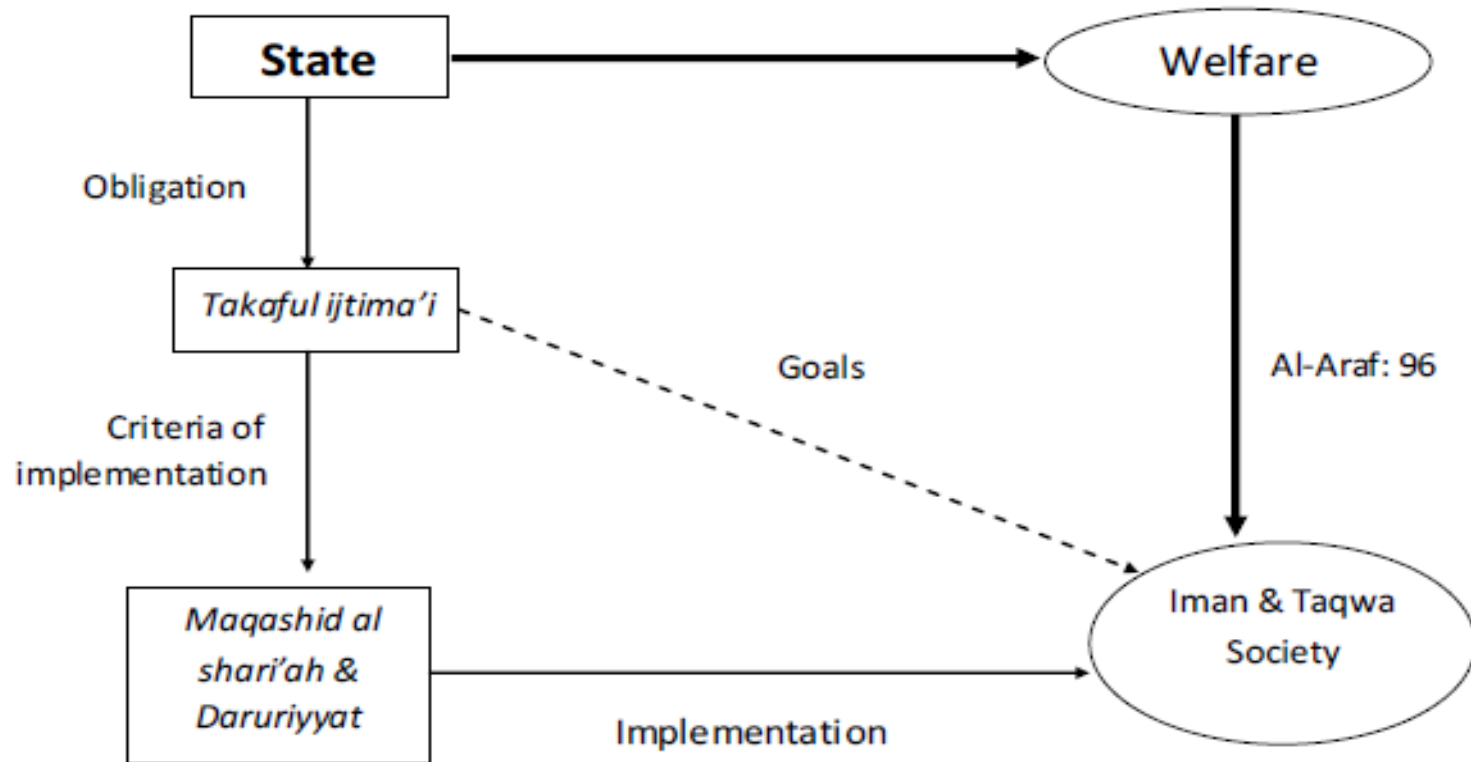


Figure 1. Analytical framework  
Source: Rizma Riyandi Rahman

# **FINDINGS AND ANALYSIS**



# Application of *maqashid al-shari'ah* in *Takaful Ijtima'i*

The comprehensive nature of the public security must be able to meet the basic needs of :  
born-spiritual, physical-spiritual, material-immaterial and various outside-in on the needs of human beings.



**Maqashid Shariah:**  
faith, life, intellect, lineage, and property.

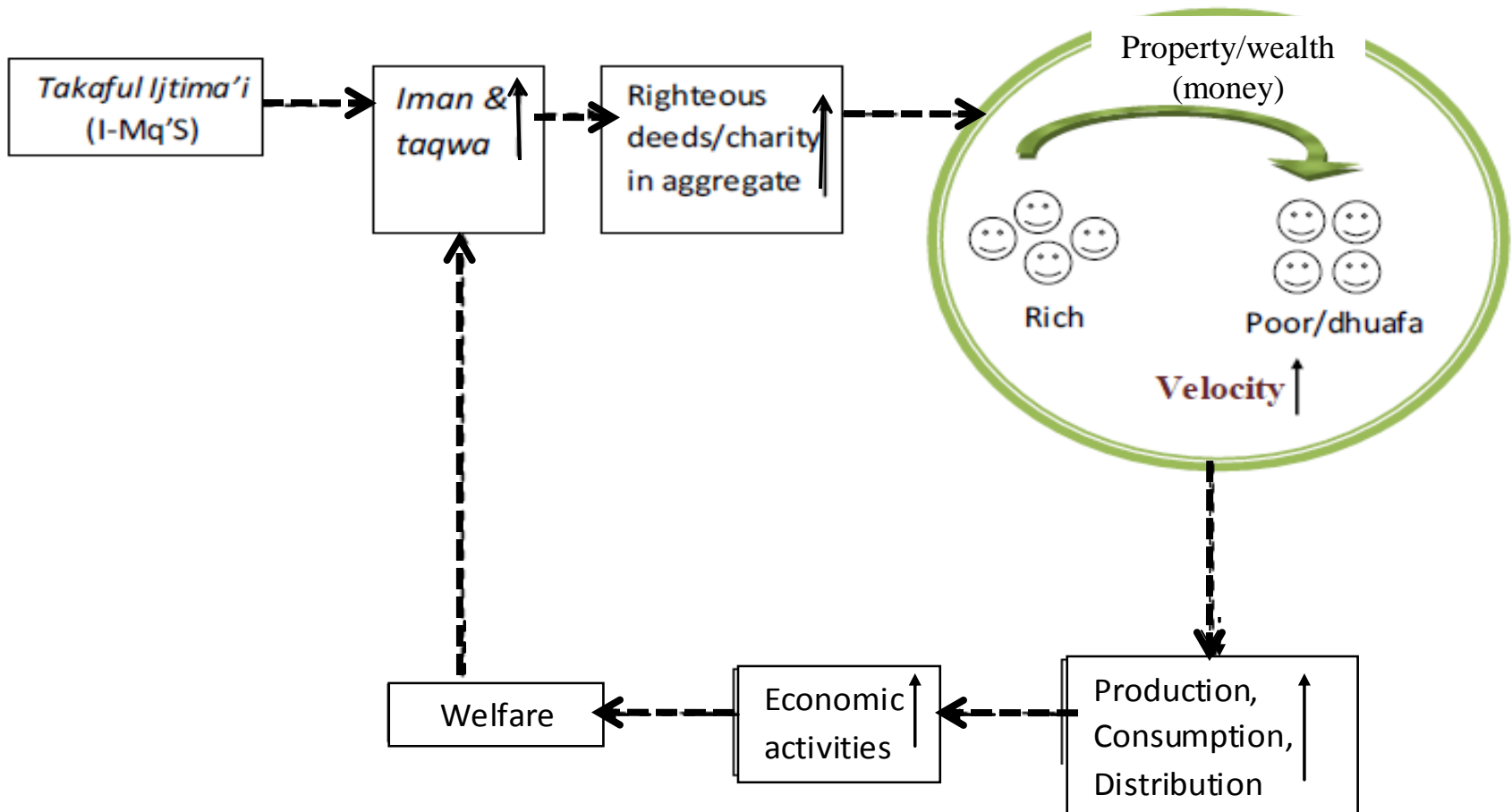


Iman - Maqashid Shariah

## **Applications *Maqashid al-Shari'ah* for *Takaful ijtimai***

<b>Daruriyyat</b>	<b>Program</b>
Faith/religion ( <i>Ad-Din</i> )	<ul style="list-style-type: none"> <li>• Assurance of worship</li> <li>• Development of Islamic understanding</li> </ul>
Life/Soul ( <i>nafs</i> )	<ul style="list-style-type: none"> <li>• Provision of health facilities: hospitals, health centers.</li> <li>• Assurance of food and residence.</li> <li>• Security and peace (police, national army)</li> </ul>
Intellect ( <i>Al-Aql</i> )	Assurance of education without boundaries (elementary, junior high school, high school, university)
Lineage ( <i>Nasl</i> )	<ul style="list-style-type: none"> <li>• Warranty to childbirth -means of delivery-</li> <li>• Guarantee thoroughbred indefinitely (annihilation program of contraceptive <i>device</i>)</li> <li>• Eradication of adultery/prostitution activities</li> </ul>
Property ( <i>Al-Mal</i> )	Ensure availability of jobs and business

# Analysis of the concept of I-Mq'S (Iman-Maqashid al-Shari'ah) in Achieving Welfare



**Figure 2. Correlation analysis I-Mq'S to the welfare**

Source: Rizma Riyandi Rahman

Therefore, the government should continue to strive to increase the faith and devotion through the implementation of I-Mq'S, especially on the activity of Islamic coaching.

**Essentially, humans are always faced with two choices, namely *haq and bathil (vanity), wickedness and piety, kufr and faith.***

*"By time,  
Indeed, mankind is in loss,  
Except for those who have believed  
and done righteous deeds and  
advised each other to truth and  
advised each other to patience."  
(Al-'Asr: 1-3)*

# Closing

Implementation of I-Mq'S  
should : run continuously and  
persistently,  
should not : be done only in  
incidental cases.  
must be : carried out thoroughly.

# Recommendation

1. State through government are expected to renew their welfare objectives
2. Government is expected not to only focus on the material aspects in determining public policy.
3. This paper *has not been discussed in the technical level.*



Thanks

Wassalam