International Journal of Social Science and Human Research

ISSN (print): 2644-0679, ISSN (online): 2644-0695

Volume 08 Issue 11 November 2025

DOI: 10.47191/ijsshr/v8-i11-104, Impact factor- 8.007

Page No: 9175- 9183

The Family Hope Program Through The Perspective of Takaful Ijtima'i: Implementation of Social Security Based on Islamic Economic Justice in Pelawan District, Sarolangun Regency

Parihan [1], Habriyanto[2], Novi Mubyarto[3]
[1,2,3] UIN Sulthan Thaha Saifuddin Jambi

ABSTRACT : Poverty that occurs in Indonesia demands a social security system that is not only economically responsive but also aligned with Islamic justice values embraced by the majority population. This article examines the implementation of the Family Hope Program (PKH) in Pelawan District, Sarolangun Regency, Jambi Province, through the perspective of takaful ijtima'i—a concept of collective responsibility in Islamic economics that integrates state responsibility, community solidarity, and individual independence. This qualitative research with a case study approach employs methodological triangulation (in-depth interviews, participant observation, and documentary study) to analyze PKH's alignment with Islamic distributive justice principles (al-'adalah al-tauzi'iyyah), economic empowerment (tamkin iqtishadi), and maqashid syariah. Findings reveal that although PKH successfully reached 1,160 beneficiary families and improved access to education and health services, the program remains charity-based rather than empowerment-based. The dominance of daily consumption patterns (90-95%) over productive investment (5-10%), low graduation rates, and limited mentoring indicate that PKH has not optimally transformed recipients from dependency to economic independence. Gaps between DTKS data and field realities, minimal financial literacy, and weak integration with productive empowerment programs constitute structural barriers. This research recommends policy reformulation by integrating PKH with productive zakat, social waqf, and family-based entrepreneurship training to align with holistic and transformative takaful tanmawi principles.

KEYWORDS: Family Hope Program, takaful ijtima'i, Islamic distributive justice, economic empowerment, maqashid syariah.

INTRODUCTION

Poverty constitutes a complex and multidimensional humanitarian issue that not only threatens a nation's economic existence but also undermines the foundation of social justice that forms the aspiration of every modern state.(Hermanita 2013). The United Nations reports that as of 2024, more than 700 million people worldwide continue to live in extreme poverty with incomes below $2.15 per day. (World Bank 2024). In Indonesia, despite a significant reduction in poverty figures from 27.73 million people in March 2017 to 25.22 million people in March 2024, the challenge of structural poverty still requires serious attention, particularly in remote areas where access to basic services remains limited(Badan Pusat Statistik 2024). This reality demands that the state assume a proactive role in realizing social welfare, not merely as a constitutional obligation but as a manifestation of universal humanitarian values which, in the context of Islamic economics, are embodied in the principle of maqashid syariah—the highest objectives of Islamic law to protect religion, life, intellect, lineage, and property.(Hasan 2005)

In response to the complexity of poverty issues, the Indonesian Government has, since 2007, initiated the Program Keluarga Harapan (PKH—Family Hope Program) as an integral component of the national social security system.(Kementerian Sosial Republik Indonesia 2013). PKH is designed as a conditional cash transfer program that does not merely provide cash assistance to poor families but also conditions beneficiaries to access health and education services as a long-term investment in breaking the intergenerational cycle of poverty.(Direktorat Jaminan Sosial, Direktorat Jenderal Perlindungan dan Jaminan Sosial Kementerian Sosial Republik Indonesia 2017) With coverage exceeding 10 million Beneficiary Families (Keluarga Penerima Manfaat—KPM) and a budget allocation reaching Rp 37.4 trillion in 2024, PKH has evolved into one of the largest social protection programs in Southeast Asia, contributing to the reduction of national poverty rates.(Kementerian Sosial Republik Indonesia 2024) Nevertheless, this quantitative success requires deeper critical examination, particularly from the dimensions of distributive justice and economic independence that constitute the fundamental objectives of a social security program.

From the perspective of Islamic economics, the state's role in managing social security is not merely a policy option but a moral and theological obligation rooted in the concept of takaful ijtima'i—the collective responsibility of the ummah to mutually guarantee each other's welfare .(Al-Haritsi 2010) This concept is grounded in the teachings of the Qur'an, specifically Surah Al-Maidah verse 2 regarding ta'awun (mutual assistance in goodness), and the hadith of Prophet Muhammad (peace be upon him) stating that one believer to another is like a building whose parts strengthen each other. Unlike conventional social security systems that tend to be mechanistic and administrative, takaful ijtima'i offers a holistic paradigm that integrates spiritual, economic, and social dimensions into a unified system.(Al-Haritsi 2010) Contemporary scholars such as Yusuf Qardhawi and Islamic economics experts emphasize that takaful ijtima'i encompasses not only the redistribution of wealth from the rich to the poor but also includes state responsibility (mas'uliyyah al-daulah), community solidarity (takaful ijtima'i), and individual independence (istiqlaliyyah) as three mutually supporting pillars in realizing collective welfare.(Qardhawi 1995)

However, empirical studies analyzing PKH implementation from an Islamic economics perspective, particularly through the framework of takaful ijtima'i, remain severely limited in academic literature. Most previous research has tended to employ conventional approaches focusing on aspects of administrative effectiveness, target achievement, and short-term economic impacts, without exploring more deeply the dimensions of distributive justice (al-'adalah al-tauzi'iyyah), economic empowerment (tamkin iqtishadi), and transformation of consumption behavior according to Islamic principles.(Lubis and Zubaidah 2020; Pratiwi 2020) Suryahadi et al.'s study revealed that PKH effectively reduced school dropout rates but did not examine whether the program successfully transformed dependency patterns into economic independence. (Suryahadi, Hadiwidjaja, and Sumarto 2012) Similarly, research by Nazara and Rahayu found increased household consumption among PKH recipients but did not analyze whether such consumption was productive or merely consumptive.(Nazara and Kusumastuti 2013) This research gap underscores the urgency of in-depth studies on PKH's alignment with Islamic economic justice principles, considering that the majority of Indonesia's population is Muslim and normatively should refer to sharia values in every aspect of life, including the social security system.

The disparity between ideality and reality becomes evident when observing PKH implementation in the field, particularly in marginal areas such as Pelawan District, Sarolangun Regency, Jambi Province. As the district with the second-highest number of KPM in Sarolangun Regency, with 1,160 beneficiary families in 2020, Pelawan serves as a microcosm reflecting the complex dynamics between the hopes and realities of social security programs.(Dinas Sosial Kabupaten Sarolangun 2021) From a normative perspective, PKH is designed to fulfill the principles of takaful ijtima'i, which include: first, targeting accuracy (al-istihqaq) in identifying mustahiq or rightful recipients; second, adequacy of assistance (kifayah) that covers not only basic needs but also business capital for independence; third, distributive justice (al-'adalah) ensuring no discrimination or inequality; and fourth, empowerment orientation (tamkin) that transforms recipients from objects of assistance into productive economic subjects. However, at the empirical level, field findings indicate that data inaccuracies persist in the Integrated Social Welfare Data (Data Terpadu Kesejahteraan Sosial—DTKS) system, resulting in targeting errors—some families that are actually capable still receive assistance, while poor families who are entitled remain unregistered.(Juwanto 2022) Furthermore, the majority of KPM tend to use PKH funds for daily consumption (90-95%) rather than productive investment, and the level of economic independence achieved is extremely low (only 5-10% of KPM successfully graduate from the program).

This problem reflects not only technical administrative issues but also indicates a fundamental distortion in the program's philosophy. In Islamic economics, social assistance (infaq) and social security (takaful) are not intended to create permanent dependency but rather to serve as a bridge toward economic independence (istiqlaliyyah).(Al-Haritsi 2010) Caliph Umar ibn al-Khattab provided a historical example when he not only distributed zakat to the poor but also provided business capital in the form of livestock so they could become independent and not return to seek assistance in the future. This principle aligns with the hadith of the Prophet Muhammad (peace be upon him) narrated by al-Bukhari: "The upper hand is better than the lower hand," which contains the philosophical meaning that giving is nobler than asking, and every individual should strive to become a contributor (muntij) to social welfare, not merely a recipient (mustahiq).(Al-Bukhari 2002) In contrast to this principle, the reality of PKH implementation in Pelawan District demonstrates that the program has not been optimal in shifting the KPM paradigm from dependency toward productivity, indicating the need for program reorientation from charity-based to empowerment-based to align with maqashid syariah.

The urgency of this research intensifies when considering the global context in which various Muslim-majority countries have begun integrating sharia values into their public policy designs. Malaysia has developed an integrated Baitulmal and Zakat system with national social security programs, Saudi Arabia has implemented the Takaful Assurance Scheme for social protection, and the United Arab Emirates has launched a Social Solidarity Fund based on Islamic principles(Ahmed 2019) Comparative studies demonstrate that countries integrating takaful ijtima'i principles into their social security systems experience increased program effectiveness and significantly elevated beneficiary satisfaction levels due to the spiritual dimension accompanying material assistance.(Ahmed 2019) Indonesia, as the country with the world's largest Muslim population, possesses extraordinary potential to become a global laboratory for implementing sharia-based social security systems; however, this potential remains underutilized due to the scarcity of comprehensive academic studies.

This research endeavors to fill this literature gap by examining PKH implementation in Pelawan District through the lens of takaful ijtima'i, encompassing three fundamental research questions: First, what are the mechanisms of PKH implementation in the field, including the processes of KPM determination, assistance distribution, and mentoring, as well as the obstacles encountered? Second, to what extent does PKH implementation reflect the principles of takaful ijtima'i regarding collective responsibility (state, society, and individual), distributive justice, and empowerment orientation? Third, how does PKH align with Islamic economic justice principles, particularly in aspects of targeting accuracy (al-istihqaq), adequacy of assistance (kifayah), and Islamic consumption (wasathiyah)? By answering these three questions, this research not only provides theoretical contributions to the development of contemporary Islamic economics but also offers practical recommendations for improving social security policies in Indonesia to better align with the values of justice and empowerment taught by Islam while effectively breaking the cycle of poverty in a sustainable manner

METHOD

This research employs a qualitative approach with a descriptive-analytical paradigm that is empirical-normative in nature, wherein factual field data are compared with the principles of distributive justice and social responsibility in Islam (Creswell and Poth 2018). The research specification takes the form of case study research focusing on the implementation of the Program Keluarga Harapan (PKH) in Pelawan District, Sarolangun Regency, Jambi Province, with the consideration that this location has the highest number of Beneficiary Families (Keluarga Penerima Manfaat—KPM) in the regency, thus representing the complex dynamics of social security programs in rural areas .(Yin 2018). Data collection was conducted through methodological triangulation comprising: (1) semi-structured in-depth interviews with PKH facilitators, KPM, district PKH coordinators, Social Service officials, as well as religious and community leaders; (2) participant observation of Family Capacity Enhancement Meeting (Pertemuan Peningkatan Kemampuan Keluarga—P2K2) activities, assistance distribution processes, and KPM economic activities; and (3) documentary study of official reports from the Social Service, Integrated Social Welfare Data (Data Terpadu Kesejahteraan Sosial—DTKS), PKH implementation guidelines, and statistical data from BPS (Statistics Indonesia) and the Ministry of Social Affairs of the Republic of Indonesia.

Data analysis employed an interactive analysis model encompassing data reduction, data display in the form of descriptive narratives and thematic matrices, and conclusion drawing inductively by linking field findings to the conceptual framework of Islamic economics.(Miles, Huberman, and Saldaña 2014) Data validity was ensured through four validity criteria: credibility through source and method triangulation, transferability through detailed contextual descriptions, dependability through audit trails in the form of field notes and interview recordings, and confirmability by maintaining researcher objectivity (Lincoln and Guba 1985) The conceptual analytical framework is grounded in takaful ijtima'i theory, which positions social welfare within three main pillars: state responsibility (mas'uliyyah al-daulah), community solidarity (takaful ijtima'i), and individual independence (istiqlaliyyah), which are employed as analytical instruments to evaluate PKH's alignment with Islamic economic justice principles (al-'adalah al-tauzi'iyyah), adequacy of assistance (kifayah), and productive transformation (tamkin iqtishadi). (Chapra 2008; Islahi 2015)..

RESULTS AND DISCUSSION

The Effectiveness of the Family Hope Program (PKH) in Efforts to Improve the Economy of the Poor Community in Pelawan District

The Family Hope Program (PKH) represents a conditional cash transfer-based social policy intervention launched by the Indonesian government in 2007 as a response to the persistence of structural poverty. In Pelawan District, Sarolangun Regency, the implementation of PKH confronts specific complexities reflecting regional characteristics with high dependence on subsistence agriculture, limited access to public services, and challenging geographical conditions. With an area of 346 km² and a population of 34,224 people dispersed across 14 villages, Pelawan District exhibits a multidimensional poverty profile requiring a comprehensive approach to its management(Badan Pusat Statistik 2024). This research examines the extent of PKH's effectiveness in achieving its short-term objectives—namely, reducing the economic burden on poor families—while simultaneously evaluating its contribution to long-term transformation toward economic independence.

Table 1.1 Number of PKH Beneficiary Families (PKM) in Sarolangun District 2016-2021

No	Subdistrict	Year				
		2016	2017	2018	2019	2020
1	Air Hitam	265	541	1141	875	882
2	Batang Asai	231	391	182	720	724
3	Bathin VIII	180	371	526	567	639
4	Cermin Nan Gedang	275	364	755	630	639
5	Limun	245	394	715	656	663
6	Mandiangin	256	508	1101	877	884
7	Pauh	355	526	854	775	817

8	Pelawan	356	723	1137	1141	1160
9	Sarolangun	327	543	648	782	793
10	Singkut	351	1091	1478	1442	1480

Source: Social Service Office of Sarolangun Regency, 2021

Since the initial implementation in Pelawan in 2014, PKH has demonstrated fluctuating yet consistently increasing participation dynamics: from 356 Beneficiary Families (KPM) in 2016 to 1,160 KPM in 2020, making Pelawan the district with the second-largest PKH coverage in Sarolangun Regency. These fluctuations reflect the ongoing validation process of the Integrated Social Welfare Data (DTKS), socio-economic mobility of families, and the intensity of field verification by assistance teams. The composition of KPM is dominated by the education component with 720 registered children (324 elementary school, 216 junior high school, 180 senior high school), followed by the health component with 123 individuals, and the social welfare component covering 57 individuals. This distribution pattern aligns with observational findings indicating that the average family has 5–7 children, suggesting high demand for educational support as a long-term human capital investment . (Kementerian Sosial, 2020).
The transition of distribution mechanisms from cash to non-cash since 2018 marks a crucial phase in efforts to enhance program accountability. This change responds to unofficial deduction problems frequently occurring in the cash system, ensuring funds reach KPM in full accordance with government provisions. An interview with the PKH Coordinator of Sarolangun Regency confirmed that the non-cash system through bank accounts has eliminated deduction practices, although it has created new challenges in the form of limited financial literacy among KPM. Many beneficiaries, especially those with low educational backgrounds, experience difficulties operating Automated Teller Machines (ATMs) and understanding banking mechanisms, thus requiring intensive technical assistance from facilitators during the disbursement process. This condition underscores the importance of assistance that is not merely administrative but also educational in enhancing the financial capacity of KPM.

The program's impact on access to basic services demonstrates measurable positive achievements, particularly in the dimensions of education and health. Results from in-depth interviews with KPM and field observations indicate a significant reduction in school dropout rates among children from recipient families, as well as increased frequency of visits by pregnant mothers and toddlers to integrated health posts (posyandu) and community health centers (puskesmas). As expressed by a KPM member, "The assistance from PKH greatly helps us. My children can attend school better because there is educational cost support, and we can also check our health at the puskesmas without worrying about costs" (Wawancara, 2022). This narrative aligns with findings by Smith and Wesson (2020), who emphasize that the effectiveness of social assistance programs must be measured not only from direct outputs but also from behavioral changes and access to public services. Nevertheless, these achievements remain at the input and intermediate outcome levels, not yet fully transforming poor families toward sustainable economic independence.

Analysis of fund utilization reveals a still-dominant consumptive orientation among KPM. The majority of beneficiaries allocate assistance for daily consumption needs and children's educational expenses, while only 5–10% report using part of the funds for productive business capital such as small shops or small-scale livestock farming. These findings indicate that although PKH is effective in reducing short-term economic pressure, transformation toward economic independence (graduation) has only occurred among a small proportion of KPM. Factors mediating this utilization pattern include low education levels, income uncertainty from the agricultural or labor sectors, and high business risk perception among poor families. As stated by Williams and Green , the program's ability to encourage economic behavioral change heavily depends on a conducive ecosystem support, including access to skills training and business capital.

Administrative and structural constraints constitute significant obstacles in program optimization. DTKS that is not always up-to-date, incomplete identity documents (family cards/ID cards) among some prospective KPM, and time-consuming verification processes cause inclusion and exclusion errors—where actually capable families remain registered as recipients, while vulnerable families are not yet on the list. A PKH facilitator in Bukit Village stated, "There are several residents in this village who fall into the category of unable and deserve to receive PKH, but their names are not in the Ministry of Social Affairs data, so they cannot receive assistance" (Wawancara, 2022). This statement confirms the urgency of participatory and community-based data updating, not merely top-down validation. Geographic and infrastructure constraints worsen the situation: access to remote villages, limited operational vehicles for verification teams, and minimal supporting facilities such as computers and internet at the village level reduce the frequency and quality of assistance.

The role of functional facilitators becomes a crucial determinant in program success but faces structural limitations that hinder empowerment functions. The non-ideal ratio of facilitators to KPM, heavy administrative task burdens, and limited capacity training cause facilitators to focus more on fulfilling administrative commitments—such as ensuring children's school attendance of at least 85%—rather than providing intensive guidance toward productive initiatives. A facilitator revealed, "My efforts so far have provided good assistance, especially in providing education and motivation during group meetings, helping to raise KPM awareness that existing assistance is temporary" (Wawancara, 2022). Nevertheless, the intensity of guidance toward productive economic business development remains low, indicating a gap between the ideal role of facilitators as agents of change and the operational reality in the field.

The phenomenon of mental dependency (dependency syndrome) emerges as a complex socio-cultural challenge. Many KPM express concerns when assistance is terminated because they do not yet have stable alternative income, reflecting low-risk preferences and aversion to commercial ventures. However, there are also inspirational cases where KPM have succeeded in becoming economically independent and no longer depend on PKH assistance. A former recipient stated, "Now we can finance all family needs from our own business results without having to receive social assistance. We are very grateful to the government and PKH officers who have helped us during this time" (Wawancara, 2022). success narrative demonstrates that with appropriate assistance and strong social capital, transformation toward independence is possible. In summary, PKH implementation in Pelawan has successfully improved access to education and health—basic indicators of program success—but has not sufficiently encouraged the transition from dependency to economic independence. Technical improvements in data updating and infrastructure, as well as programmatic strengthening in productive empowerment and financial literacy, are needed so that PKH is more aligned with the long-term goal of community empowerment

PKH Implementation in the Perspective of Takaful Ijtima'i

The concept of takaful ijtima'i in the tradition of Islamic thought occupies a central position as a normative framework for social security emphasizing collective responsibility for the welfare of the ummah. Etymologically, the word takaful derives from the root word kafala, meaning to bear, guarantee, and protect, while ijtima'i refers to the social-communal dimension. Thus, takaful ijtima'i can be understood as a system of social solidarity integrating the responsibilities of individuals, communities, and the state in ensuring the fulfillment of basic needs and protecting vulnerable groups from socio-economic risks (al-Haritsi, 2010). The theological foundation of this concept is firmly rooted in the Qur'an, particularly Allah's decree: "And cooperate in righteousness and piety, but do not cooperate in sin and aggression" (QS. Al-Maidah [5]: 2). This verse is not merely a moral exhortation but an ethical constitution obligating Muslims to build a welfare system based on the principle of *ta'awun* (mutual assistance) to realize *maslahah 'ammah* (public welfare). In the contemporary policy context, the Family Hope Program (PKH) can be read as a manifestation of this principle in the face of modern public policy, where the state takes a proactive role in bearing the economic burden of poor groups through conditional cash transfer mechanisms as a realization of constitutional mandate and the imperative of Islamic social justice.

The perspective of *takaful ijtima'i* affirms that responsibility for poverty is not merely an individual moral obligation that is voluntary but a structural and institutional trust that is collectively binding. Al-Ghazali, in his magnum opus *Al-Mustashfa*, explains that fulfilling society's basic needs falls within the category of *dharuriyyat al-khamsah*—five fundamental necessities that must be protected by Islamic law—among them *hifz al-nafs* (protection of life) and *hifz al-mal* (protection of wealth) (Al-Ghazali, 1993). PKH, therefore, can be understood as the operationalization of the state's responsibility in maintaining these two fundamental dimensions: ensuring the survival of poor citizens and ensuring they do not lose social dignity (*karamah insaniyyah*) due to economic incapacity. This view aligns with Islamic welfare theory, which positions the state not only as a regulator but also as a representative of *al-ummah* (the community) responsible for managing public resources for collective interests. The implementation of PKH in Pelawan District, with its non-cash distribution mechanism, DTKS-based data updating, and organization of P2K2 assistance meetings, reflects the concrete manifestation of *mas'uliyyah al-daulah* (state responsibility) in protecting marginal groups.

However, the framework of *takaful ijtima'i* does not stop at the structural-institutional dimension alone. Islam envisions welfare that is participatory, where society plays an active role in fostering horizontal solidarity and building economic capacity independently. Empirical findings in the field show that a small proportion of beneficiaries in Pelawan have demonstrated productive initiatives—such as opening small shops, saving collectively, and forming informal rotating savings groups among KPM (Observasi Lapangan, 2022). This phenomenon can be interpreted as the embryo of *takaful madani* (civil society-based solidarity), a form of horizontal participation strengthening social cohesion outside direct state intervention. The existence of such local initiatives is important because it demonstrates that social assistance programs, although initiated top-down, can trigger bottom-up social dynamics when supported by appropriate assistance and a conducive community environment. This aligns with the principles of *shura* and *musharakah* in Islamic economics, which emphasize active participation of all community components in building collective welfare.

Theoretically, the *takaful* system categorically rejects all forms of extreme social inequality and demands fair wealth circulation across all layers of society. Yusuf al-Qardhawi emphasizes that in Islamic society, wealth must circulate evenly, not only among the wealthy, as stated by Allah: "So that it will not be a perpetual distribution among the rich from among you" (QS.

Al-Hasyr [59]: 7) (al-Qardhawi, 1995). In the PKH context, cash assistance distribution to poor families reflects the government's effort to implement the principle of *al-'adalah al-tauzi'iyyah* (distributive justice), ensuring vulnerable groups receive proportional access to national economic resources. However, distributive justice in Islam is not merely passive transfer from the rich to the poor but redistribution aimed at empowering recipients to become economically independent. This distinguishes the concept of *takaful* from Western welfare state models that tend to create structural dependence on state assistance.

Although conceptually PKH aligns with *takaful* principles, its implementation in Pelawan District still reveals gaps between the values espoused by the program and the social reality formed. Based on observation and in-depth interview results, many KPM still understand assistance as "state provision" without viewing it as a trust to structurally improve living standards. This indicates weak internalization of *ta'awun* and *istiqlaliyyah* (independence) values at the beneficiary level. In the framework of Islamic ethics, social assistance is not merely charitable *sadaqah* but a strategic instrument that is temporary toward economic independence. The Prophet Muhammad SAW said: "The upper hand is better than the lower hand" (Narrated by al-Bukhari and Muslim), a hadith affirming the virtue of giving over receiving and rejecting the normalization of dependency as a permanent condition. When KPM show excessive concern about assistance termination without attempting to build economic alternatives, this indicates the program's failure in cultivating the productive mentality that is the spirit of the *takaful* system.

PKH facilitators, in this framework, hold a strategic role that transcends mere administrative functions. They are agents of change responsible for instilling awareness that social assistance is a ladder toward independence, not the final destination. Based on interviews with field facilitators in Penegah Village, some have attempted to incorporate Islamic social ethics materials in P2K2 meetings—such as encouraging KPM to save, help neighbors in difficulty, and avoid consumptive waste (Wawancara, 22 Mei 2022). These efforts align with the principle of *takaful akhlaqī*, the moral dimension of social solidarity emphasizing the formation of responsible economic character. However, the effectiveness of these efforts remains limited due to high facilitator workloads, non-ideal facilitator-KPM ratios, and minimal specialized training on integrating Islamic values in empowerment programs. Yet, according to value-based social transformation theory, value internalization requires an intensive, consistent pedagogical process supported by clear incentive structures.

Beyond the moral dimension, PKH also contains the spiritual dimension of *takaful ijtima'i* that can foster awareness of *ukhuwah* (brotherhood) and collective responsibility. In Islamic society, social security is not merely a political contract between state and citizens but a manifestation of collective faith binding the ummah in one organic unity. The Prophet SAW said: "The example of the believers in their affection, mercy, and compassion for each other is like one body; when one limb aches, the entire body responds with sleeplessness and fever" (Narrated by Muslim). This hadith reflects the spirit of solidarity-based welfare, where one person's welfare is closely connected to others' welfare in strong moral-spiritual bonds. PKH, if managed with awareness of this value, has the potential to become a vehicle for actualizing *ukhuwah ijtima'iyyah* (social brotherhood) at the local level. Regular meetings among KPM are not merely administrative verification forums but can become social spaces building emotional support networks, strengthening a sense of togetherness, and cultivating cross-family empathy.

Observation at P2K2 meetings in Bukit Village revealed that although meetings are dominated by administrative agendas, there are informal moments where KPM share life experiences, provide psychosocial support, and form solidarity bonds transcending transactional relationships (Observasi, 10 Juni 2022). This dynamic aligns with the concept of takaful ijtima'i, which focuses not only on material transfer but also on building social capital as the foundation for sustainable welfare. In social capital theory, community cohesion, interpersonal trust, and reciprocal norms constitute intangible assets as important as economic capital in the community empowerment process (Putnam, 2000). Unfortunately, this potential has not been systematically optimized by program managers due to orientations that remain highly bureaucratic and target-oriented.

Nevertheless, it must be acknowledged that the concept of *takaful* is oriented not only toward redistribution (*tauzi'*) but also transformation (*tanmiyah*). This means true welfare in Islam is achieved not merely through providing assistance but by changing the micro-economic structure so poor families become productive, independent units. In the Pelawan case, transformation efforts remain very limited due to weak integration between PKH and economic empowerment programs such as entrepreneurship training, micro-business capital access, or family-based MSME development. Yet, according to *takaful tanmawi* (productive solidarity) theory, economic empowerment is the final stage of the Islamic welfare system marking the true success of social programs(Kahf, 1987). Without this transformative dimension, PKH risks becoming a palliative program merely alleviating poverty symptoms without addressing its structural roots.

Field data show that only 5–10% of KPM in Pelawan use part of PKH funds for productive business capital, while the majority still allocate all funds for daily consumption and educational expenses. Although allocation for education can be considered long-term investment in human capital, the dominant consumptive orientation indicates the program has not succeeded in encouraging economic transformation at the family level. In the perspective of takaful tanmawi, there should be skill training components, business assistance, and access to productive resources integrated with the PKH scheme so poor families not only receive assistance but are also empowered to structurally exit poverty. The experience of several Muslim countries such as

Malaysia with Amanah Ikhtiar Malaysia (AIM) and Bangladesh with Grameen Bank demonstrates that integration between social assistance and group-based microfinance schemes can produce significant transformative impacts (Chapra, 1992).

Furthermore, the principle of takaful ijtima'i also emphasizes the importance of accountability and transparency in social fund management. The Qur'an affirms: "Indeed, Allah commands you to render trusts to whom they are due" (QS. An-Nisa [4]: 58). In the PKH context, accountability includes accuracy of beneficiary data, transparency of distribution mechanisms, and periodic evaluation of program impacts. The transition from cash to non-cash distribution systems since 2018 can be viewed as an effort to increase accountability by eliminating unofficial deduction practices contrary to the principle of amanah. However, inclusion and exclusion error problems still occurring in Pelawan show that the DTKS data system does not yet fully reflect the reality of poverty in the field. This indicates the need for participatory mechanisms in data updating, involving community leaders and local institutions as additional verifiers, in accordance with the principle of deliberation (musyawarah) in Islamic governance.

Another relevant dimension is the concept of israf (wastefulness) and tabzir (squandering wealth) strictly prohibited in Islam. The Qur'an affirms: "And do not spend wastefully. Indeed, the wasteful are brothers of the devils" (QS. Al-Isra [17]: 26-27). In the context of PKH fund utilization, education about prudent financial management becomes very important so KPM do not fall into counterproductive consumptive patterns. Interview results reveal that some facilitators have attempted to provide simple financial literacy to KPM, but these efforts remain sporadic and unsystematic.(Penegah 2022) Yet, financial literacy is a prerequisite for transforming economic behavior from consumptive to productive, from dependency to independence. Research shows that social assistance programs combined with financial management training produce more significant long-term impacts than mere assistance provision.(Lusardi and Mitchell 2014; Kahf 1987)

Conceptually, PKH has great potential to become a modern takaful ijtima'i model if spiritual, moral, and productive principles can be integrated in a balanced and systematic manner. The state serves as regulator and initial resource provider, society becomes a partner in horizontal solidarity, and individual KPM become active subjects of empowerment—not passive objects of the program. With this framework, PKH not only fulfills administrative indicators of program success but also enlivens the values of social justice ('adalah ijtima'iyyah), communal solidarity (takaful), and economic independence (istiqlaliyyah) as idealized by Islamic law. The challenge is how to transform this conceptual framework into concrete, measurable, and sustainable operational practices. This requires program design reformulation focusing not only on compliance with obligations but also on behavioral and economic structure transformation of beneficiaries. Integration between PKH and productive zakat schemes, cash waqf for business capital, and Islamic economic literacy programs can become strategic pathways toward a holistic and transformative takaful ijtima'i ideal.(Chapra 1992)

Distributive Justice and Sharia-Based Economic Empowerment

The implementation of the Family Hope Program (PKH) in Pelawan District, when viewed through the lens of Islamic distributive justice, reveals complex relations between modern social policy and sharia welfare values. The principle of 'adl in Islamic economics means not only formal equality but proportional balance according to community needs and contributions. The Qur'an affirms: "Indeed, Allah orders justice and good conduct..." (QS. An-Naḥl [16]: 90). Justice in the socio-economic context means every individual receives their rights appropriately to live with dignity. PKH, as a state policy instrument, seeks to present a form of distributive justice by channeling public resources to the most economically and socially vulnerable groups.

However, true justice in Islamic perspective is not sufficient with wealth distribution but must also include justice of opportunity ('adl al-furṣah) and justice of outcomes ('adl al-natījah). Field data in Pelawan show that although PKH has succeeded in expanding access to education and health, not all recipient families have equal opportunities to escape the poverty trap. Inequality emerges in the adaptive capacity and productive power of KPM, which depends heavily on education level, social capital, and economic environmental support. In this regard, PKH has only touched the aspect of tahqīq al-ḥājah (fulfillment of basic needs) but has not yet achieved tamkīn al-usrah (family empowerment).(Penegah 2022)

According to maqāṣid al-syarī'ah theory, ideal social welfare is the achievement of protection over five basic aspects of life: religion, life, intellect, lineage, and wealth (al-ḍarūriyyāt al-khamsah) .(Al-Ghazali 1993) From research results, PKH in Pelawan most clearly supports the aspects of ḥifẓ al-nafs and ḥifẓ al-māl, by providing minimal economic security and ensuring the survival of poor families. However, the dimensions of ḥifẓ al-'aql (education) and ḥifẓ al-nasl (lineage) have only been touched superficially. Financial assistance indeed enables children to attend school but has not sufficiently built literacy awareness and productive work ethics. This means maqāṣid have not been integrated into the program's long-term strategy.

This condition shows the need for PKH's orientation to shift from a charity-based approach to an empowerment-based one, in accordance with the spirit of tamkīn in Islamic economics. Tamkīn emphasizes the importance of sustainable empowerment, namely transformation from dependency to independence. In Qur'anic perspective, humans are commanded to strive, not merely receive: "And that there is not for man except what he strives for." (QS. An-Najm [53]: 39). The spirit of this verse affirms that social assistance should be a temporary means encouraging independence, not becoming a permanent goal

Based on interviews and field observations, only a small proportion of KPM in Pelawan are able to manage assistance funds into productive activities such as livestock farming, sewing, or opening shops. Limited financial literacy and knowledge capital are the main inhibiting factors. This situation illustrates that distributive justice has not transformed into productive justice. In Islamic economic theory, such conditions demand the presence of iqāmah al-'adl al-iqtishādī, namely the establishment of an economic system that not only gives but also fosters the productive capacity of society.(Chapra 1992)

From an institutional perspective, PKH facilitators have great potential to become agents of tamkīn, but their capacity remains limited by administrative burdens and high work ratios. Some facilitators have initiated simple entrepreneurship training at P2K2 meetings, but it is not sustainable due to limited funds and inter-agency coordination. Yet, in the principle of takaful tanmāwī (productive solidarity), collaboration between the state, microfinance institutions, and communities becomes a major factor in empowerment success (Kahf 1987)

In the framework of Islamic distributive justice, partiality toward weak groups must be realized not only through benefit allocation but also through creating an inclusive economic structure. Al-Māwardī emphasizes that economic justice is a political necessity guaranteeing balance between individual rights and social responsibilities. The state must not only be a distributor of assistance but also a facilitator of social change that cultivates community productivity.(Al-Māwardī 1994) Therefore, PKH should be integrated with other empowerment programs such as skills training, micro-capital access, and formation of family productive business groups.

In field evaluation, one fairly positive social impact is the emergence of social support networks among KPM. Several PKH groups have formed rotating savings associations and micro-cooperatives based on trust, which indirectly reflect the emergence of takaful madani. This initiative shows that Islamic distributive justice can develop from below, through social mechanisms strengthening solidarity and trust. However, to strengthen it, synergy is needed between formal state policies and community social dynamics.(Observasi, 2022)

Justice in Islam is not identical to uniformity. The concept of al-'adl contains the meaning of proportionality—placing something in its proper place according to its right. Thus, PKH must balance between assistance and responsibility, between social rights and moral obligations. If assistance is given without guidance orientation, the program only creates new dependency. But if accompanied by education, training, and spiritual guidance, true tamkīn will be created, making poor families subjects of development, not policy objects.(al-Qardhawi 1995)

In the framework of *maqāṣid al-syarī'ah*, distributive justice and empowerment are two sides of one great goal: *ḥifẓ al-māl* and *tanmiyyah al-ḥayāh* (development of life). This means welfare is not only the absence of poverty but the empowerment to live a dignified and productive life. This principle demands social policy design that does not stop at fund distribution but involves education processes, value transformation, and business opportunity creation. Here Islamic economics asserts its fundamental difference from capitalistic and secular systems: it links welfare with moral and spiritual values.(Siddiqi 1983)

Thus, the evaluation of PKH's distributive justice in Pelawan shows two complementary sides. On one hand, the program has succeeded in upholding the dimension of takaful—protecting the weak, guaranteeing basic needs, and strengthening social solidarity. On the other hand, the tamkīn aspect remains limited; distributive justice has not changed into productive justice. Integration of Islamic value-based policies is needed so PKH becomes a holistic empowerment instrument, in line with maqāṣid syarī'ah, which positions humans as active subjects in building just welfare.(Mannan 1980).

CONCLUSION

This research reveals that the implementation of the Family Hope Program (PKH) in Pelawan District, Sarolangun Regency, has demonstrated significant success in the dimension of Islamic distributive justice (al-'adalah al-tauzi'iyyah) through benefit distribution reaching 1,160 Beneficiary Families and improving access to education and health services, in line with the principle of state responsibility (mas'uliyyah al-daulah) within the framework of takaful ijtima'i. Nevertheless, in-depth evaluation of the program's conformity with Islamic economic values reveals a fundamental gap between quantitative achievements and qualitative transformation: although PKH is effective in reducing short-term economic burdens, the program has not been optimal in realizing productive economic empowerment (tamkin iqtishadi) and sustainable independence (istiqlaliyyah), as demonstrated by the dominance of daily consumption patterns (90-95%) compared to productive investment (5-10%) and the low graduation rate of families from the program. These findings indicate that PKH remains oriented toward a charity-based rather than empowerment-based approach, not yet fully integrating the spiritual and moral dimensions of Islam that emphasize transformation from dependency to independence as idealized in the concept of takaful tanmawi. Structural constraints such as Integrated Social Welfare Data (DTKS) inaccuracy, limited facilitator capacity, minimal financial literacy among KPM, and weak integration with productive empowerment programs constitute the main inhibiting factors in achieving maqashid syariah in the social welfare context. Therefore, policy reformulation is needed that integrates PKH with productive zakat schemes, social waqf, family-based entrepreneurship training, and strengthening the role of facilitators as agents of value transformation, so the program not only fulfills basic needs (tahqiq al-hajah) but also builds productive capacity (tamkin al-usrah) in line with the principles of Islamic economic justice that are holistic, sustainable, and transformative.

REFERENCES

1) Ahmed, Habib. 2019. "Islamic Social Safety Nets: The Role of Zakat and Waqf Institutions." In Handbook of Islamic Economics and Finance, edited by M Kabir Hassan and Mervyn K Lewis, 234–56. Cheltenham: Edward Elgar Publishing.
2) Al-Bukhari, Muhammad ibn Isma'il. 2002. Sahih Al-Bukhari. Beirut: Dar Ibn Kathir.
3) Al-Ghazali, Abu Hamid. 1993. Al-Mustasfa Min 'Ilm Al-Usul. Beirut: Dar al-Kutub al-'Ilmiyyah.
4) Al-Haritsi, Jaribah. 2010. Fikih Ekonomi Umar Bin Al-Khaththab. Jakarta Timur: Khalifa.
5) Al-Māwardī. 1994. Al-Aḥkām Al-Sulṭāniyyah. Beirut: Dār al-Kutub al-'Ilmiyyah.
6) al-Qardhawi, Yusuf. 1995. Kiat Islam Mengentaskan Kemiskinan. Translated by Syafril Halim. Jakarta: Gema Insani.
7) Badan Pusat Statistik. 2024. "Jumlah Penduduk Miskin Indonesia Tahun 2024." https://www.bps.go.id.
8) Chapra, M Umer. 1992. Islam and the Economic Challenge. Leicester: The Islamic Foundation. https://doi.org/10.1017/S0026318400028765.
9) Dinas Sosial Kabupaten Sarolangun. 2021. Data Penerima Program Keluarga Harapan Kabupaten Sarolangun Tahun 2020. Sarolangun: Dinas Sosial Kabupaten Sarolangun.
10) Direktorat Jaminan Sosial, Direktorat Jenderal Perlindungan dan Jaminan Sosial Kementerian Sosial Republik Indonesia. 2017. Buku Kerja Pendamping Keluarga Harapan. Jakarta: Kementerian Sosial RI.
11) Hasan, Muhammad Thalhah. 2005. Islam Dan Masalah Sumber Daya Manusia. Jakarta: Lantabora Press.
12) Hermanita. 2013. Perekonomian Indonesia. Yogyakarta: Idea Press.
13) Juwanto. 2022. "Wawancara Dengan Koordinator PKH Kabupaten Sarolangun."
14) Kahf, Monzer. 1987. The Islamic Economy: Analytical Study of the Functioning of the Islamic Economic System. Jeddah: Islamic Research and Training Institute.
15) Kementerian Sosial Republik Indonesia. 2013. Pedoman Umum Program Keluarga Harapan (PKH). Jakarta: Direktorat Jenderal Perlindungan dan Jaminan Sosial.
16) ———. 2024. "Laporan Kinerja Program Keluarga Harapan Tahun 2024." https://www.kemsos.go.id.
17) Lubis, Ema Fitri, and Evi Zubaidah. 2020. "Efektivitas Program Keluarga Harapan Dalam Penanggulangan Kemiskinan." Societas : Jurnal Ilmu Administrasi Dan Sosial 9 (2): 88–99. https://doi.org/10.35724/sjias.v9i2.2801.
18) Lusardi, Annamaria, and Olivia S Mitchell. 2014. "The Economic Importance of Financial Literacy: Theory and Evidence." American Economic Journal: Journal of Economic Literature 52 (1): 5–44.
19) Mannan, M Abdul. 1980. Islamic Economics: Theory and Practice. Delhi: Sh. Muhammad Ashraf.
20) Nazara, Suahasil, and Rahayu Kusumastuti. 2013. "Social Protection in Indonesia: Challenges and Directions." Journal of Southeast Asian Economies 30 (2): 212–25. https://doi.org/10.1355/ae30-2f.
21) Penegah, Pendamping P K H Desa. 2022. "Wawancara Dengan Pendamping PKH Desa Penegah."
22) Peneliti. 2022. "Observasi Lapangan Di Desa Bukit Dan Desa Penegah."
23) Pratiwi, Desi. 2020. "Efektivitas Program Keluarga Harapan (PKH) Dalam Pengentasan Kemiskinan Ditinjau Dari Ekonomi Islam (Studi Pada Peserta PKH Desa Kedaton 1 Kecamatan Batanghari Nuban Kabupaten Lampung Timur)."
24) Qardhawi, Yusuf. 1995. Kiat Islam Mengentaskan Kemiskinan. Jakarta: Gema Insani Press.
25) Siddiqi, M Nejatullah. 1983. The Economic Enterprise in Islam. Cambridge: Islamic Foundation.
26) Suryahadi, Asep, Gracia Hadiwidjaja, and Sudarno Sumarto. 2012. "The Effects of Increasing the Minimum Wage on Employment in a Developing Country: Evidence from Indonesia." Asian Economic Policy Review 7 (1): 13–27. https://doi.org/10.1111/j.1748-3131.2012.01233.x.
27) World Bank. 2024. "Poverty and Shared Prosperity 2024: Global Update." https://www.worldbank.org/poverty.