



A Review of the Scope of Religious Requirements in Social Security Policy Research

Hossein Amadeh*: Ph.D. student in Public Policy and Administration, Faculty of Management, University of Tehran, Tehran, Iran and Researcher at the Growth Center of Imam Sadiq University

h.amadeh@isu.ac.ir |  0000-0001-6756-7368

Morteza Javanali Azar

javanaliazar@yahoo.com |  0000-0003-1120-3017

Abstract

Purpose: This study aims to examine the religious imperatives in social security policymaking with a particular emphasis on the concept of Social Takaful.

Methodology: The research method is based on a systematic review of scholarly sources, including books, peer-reviewed articles, and academic theses published up to July 2024. A comprehensive search was conducted in reputable academic databases, followed by multi-stage screening based on inclusion and exclusion criteria. Quality appraisal was conducted using the CASP tool, and 51 sources were ultimately analyzed.

Findings: The findings indicate that while numerous works address welfare, social justice, and Islamic perspectives on social security, there is no comprehensive study that systematically derives the religious imperatives of social security policymaking from the framework of Social Takaful. Content analysis of the selected studies revealed that the core dimensions of Islamic social policy include social and economic justice, mutual responsibility and solidarity, social welfare, spiritual growth, human dignity, duties of the Islamic state, public participation, universal coverage, empowerment, and adherence to religious principles.

Accordingly, the Islamic state, beyond its direct supportive role, is tasked with responsibilities such as managing religious endowments (waqf), meeting the basic needs of the poor, raising orphans, supporting the disabled, and paying the debts of those unable to fulfill them. Moreover, informal institutions such as the family, kinship, community, and networks of brotherhood play a central role in realizing Social Takaful.

Conclusion: The study concludes that a systematic review of Islamic sources can provide a solid foundation for identifying and reconstructing a conceptual framework for Islamic social policymaking. This can contribute to designing indigenous models of social security characterized by justice, ethics, and sustainability.

Keywords

Islamic management, social security, public policy, secondary studies, scoping review.

Introduction and Problem Statement

From its very inception, Islam has been the herald of humanity's salvation. The rejection of polytheism and the affirmation of monotheism begin with the verbal testimony of faith (*shahadatayn*), after which the believer embarks upon a path of salvation that requires aligning all dimensions of life—including policymaking and governance—with the comprehensive program of divine guidance. With the commencement of the Greater Occultation of Imam al-Mahdi (may God hasten his reappearance), humanity entered a new stage of divine guidance. Religious scholars, through their profound understanding of the teachings of the Shari'ah, assumed an even more critical role than before in guiding the Islamic community. Their responsibilities encompass a wide spectrum of duties toward both the Muslim ummah and the global community, foremost among them the safeguarding of religion's authority in the life of the Islamic society (Tavasoli, 2014).

The Islamic Revolution of February 1979 marked a decisive victory in transforming the very foundations of governance in Iran, and this revolutionary process continues in pursuit of the desired ideal state. One of the essential needs of any new revolution is the construction of its own distinctive concepts, terminologies, and institutions (Salari, 2012). Moreover, every act of concept formation requires appropriate theorization, practical embodiment, and extension into the realities of society.

Most prevailing theories in existing Western and Eastern systems have been the product of limited intellectual engagement with the divine realms of legislation (*tashri'*) and creation (*takwin*). Although many of these theories have evolved through critique and adaptation over time and gained acceptance, they have also, at times, resulted in the erosion of human values. By contrast, the Islamic school of thought rests on theories rooted in the Qur'an and the teachings of the Prophet Muhammad (peace be upon him and his progeny). Unlike other systems, which are "invented," the theoretical structure of Islamic systems has already been predesigned in accordance with the order of creation, requiring only the "discovery" of their authentic framework. In other words, while the detailed structure of Islamic systems is not explicitly laid out in the sources, the Qur'an and narrations provide a collection of rulings, rights, and concepts. By carefully examining these and identifying their interrelations, one can derive the overarching principles and foundational theories of Islamic governance (Sadr, 1996).

In Islam, it is the duty of the government to ensure the livelihood of all individuals in society. This responsibility is generally fulfilled in two stages. First, the government provides opportunities and tools for individuals to

work. If, however, an individual is unable to sustain themselves, the second stage comes into effect, wherein the government must implement the principle of social security. In an Islamic government, if an individual cannot meet their own needs, it becomes the responsibility of the broader Islamic community—including institutions such as the family, social solidarity networks, and ultimately the state—to provide for those needs to an appropriate extent (Aram, 2020).

Regarding social security in the Islamic Republic, the Supreme Leader (may his shadow be extended) states:

“The Islamic Republic is a system that fundamentally agrees with social security in the form in which it is recognized today worldwide; it is not among those systems that are philosophically or fundamentally opposed to social protection in society. We believe that the authorities of the country and the government of the Islamic Republic must, in a special way, provide assistance to the classes in need. ... Therefore, this endeavor is consistent with the very foundation and philosophy of the Islamic system. The more effort is exerted, the more innovative measures are taken, the more properly coverage is expanded, and the more carefully assistance is delivered in ways that motivate families to make appropriate efforts—without generating stagnation but rather stimulating movement in society—the more this will conform to the objectives of the Islamic Republic. The government, God willing, must ensure that the groups covered by social security, such as retirees, receive the special attention and consideration they deserve.”

Thus, the general framework of social security within our society is both desirable and aligned with the philosophy of the Islamic system. Nonetheless, greater effort is required to ensure that the scope of coverage and the modes of assistance are more closely aligned with the objectives of the Islamic Republic.

Similarly, as emphasized in the *General Policies of the Social Security System*:

“The creation of public welfare, the elimination of poverty and deprivation, and the protection of targeted groups in need of social services—including orphans, the disabled, the incapacitated, and the elderly—as stipulated in Articles 3, 21, 28, 29, 31, and 43 of the Constitution, require the design and implementation of an efficient, empowering, justice-based, dignity-enhancing, and comprehensive social security system for all, derived from Islamic-Iranian models and enriched by public participation.”

Social security, in this regard, is a form of public management system employing tested instruments to safeguard income. It aims to prevent individuals and groups from falling into poverty or remaining trapped in it. Marshall argues that some of these systems are based on citizenship, while others are grounded in residency (Marshall, 2009: 1103). At present, various organizations in the domain of social security each adopt their own approaches and systems, lacking integration. Furthermore, a considerable portion of the population is not covered by social security. Even in cases where they are supported by institutions such as the Relief Committee or the Welfare Organization, the level of support remains minimal and does not provide comprehensive social security.

Public policies represent the manifestation of governmental will, enabling states to pursue their overarching objectives. Social security policies, therefore, pertain to the processes, models, and decisions designed to address collective problems, including poverty. Consequently, it becomes necessary to elucidate the concept of social security in Islam and to derive its foundations and requirements directly from religious sources.

- The Role of Social Takaful in Social Security Policy

Social Takaful has the potential to provide guidance for mobilizing individuals and both formal and informal collective identities around shared social attachments and norms, thereby contributing to the social security system in our country. Social Takaful refers to the recognition of the types and degrees of needs and challenges faced by members of society, in order to facilitate mutual assistance among individuals within the Islamic community, ensuring that needs are met and problems resolved. Historically, this form of social cooperation within Islamic civilization was carried out through pre-state institutions active in the domain of Takaful—such as families, neighbors, kinship networks, tribes, and religious brotherhoods—functioning as protective and supervisory belts of solidarity (Aram, 2019).

Drawing on Islamic teachings and the historical legacy of Islamic civilizations, Social Takaful represents a model with significant potential for meeting needs and addressing problems within Islamic societies. Based on the Islamic worldview and ideology, the concept of Social Takaful is regarded as a meta-policy (*super policy*) in Islamic communities. Meta-policies encompass assumptions, criteria, frameworks, and guidelines that shape the processes of policymaking and public administration (Alvani, 2016). In other words, such a meta-policy serves as a mirror reflecting the ideals and preferred models of the Islamic society, offering essential requirements and recommendations to policymakers and practitioners alike.

Accordingly, in this study, to gain a precise understanding of the subject and to review existing research, Islamic studies on social security conducted both inside and outside the country are systematically reviewed and synthesized. Subsequently, the religious requirements of social security policymaking will be identified and articulated with a focus on Social Takaful. It is hoped that by clarifying these religious requirements, a more accurate understanding of the nature of social security policies—aligned with the objectives of divine law—will be achieved. Such an understanding can help policymakers in Islamic societies adopt more precise orientations in their policymaking processes.

One of the primary reasons for the challenges facing the social security sector is the insufficient attention to religious requirements and Islamic ethical principles in the design and implementation of social security policies. In Islamic societies, religious teachings play a crucial role in shaping attitudes, values, and social behaviors. Social Takaful, as one of the fundamental Islamic principles, can make a significant contribution to the improvement of social security policies. It embodies the notions of solidarity and mutual support within society, as emphasized in Islamic teachings, and can foster greater social justice while ensuring the protection of vulnerable groups.

- Research Questions

Given the depth required for understanding concepts, describing and explaining phenomena, and conducting in-depth evaluations, the research approach adopted in this study is qualitative. It is worth noting that since this study is exploratory rather than hypothesis-testing, it relies on research-oriented questions instead of hypotheses.

This study is designed with the aim of exploring and explaining the religious requirements (Bayesteha-ye Dini) of public policies in the field of social security within the Islamic Republic of Iran. Accordingly, the main research question is formulated as follows:

1. What religious requirements for social security policies have been presented in the existing religious studies, including scholarly articles, dissertations, and books?

1. Theoretical Foundations

Theoretical foundations refer to the set of theories, frameworks, models, or concepts that researchers use as a basis for designing a study, program, or project, and to which they refer (Grant & Osanloo, 2014). In this research, the theoretical foundations include the key concepts employed in the title and the main research question. Since the aim of this study is to examine the

religious requirements of social security policies, it is necessary first to analyze and clarify the core concepts. Based on these concepts, further explanations will be provided in subsequent sections.

The central theme of this research lies within the notion of the religious requirements of social security policies. Therefore, the history, definitions, dimensions, and components of the concept of social security policy must first be explored and explained. The theoretical framework of this study has been selected in line with its objective, which is to investigate the religious requirements of social security policies. This necessitates choosing an appropriate theoretical framework (Rahimi Moghaddam, Amiri, Safari & Khoshchereh, 2020). Accordingly, this research strategy has been adopted.

By reviewing the core findings of previous studies on social security, it becomes possible to identify the religious requirements of social security policies. To ensure the confirmability of the identified factors, they are integrated with insights obtained from expert interviews in the field of social security.

The importance and added value of this research lie in achieving a comprehensive understanding of the religious requirements of social security policies, which can play a significant role in shaping future policies in this field as well as in guiding organizations related to social security.

To clarify the concept of social security policy, three steps are necessary:

1. Reviewing the history of social security, policy, and related studies.
2. Defining the terms “policy” and “social security” from both linguistic and academic perspectives, and distinguishing them from similar concepts.
3. Examining the different types of social security policies for use in analyzing the findings.

1-1. Public Policy

In a comprehensive definition, public policy can be described as a set of decisions and actions taken by government authorities to address public issues and achieve predetermined objectives. As a systematic process, public policy encompasses problem identification, policy formulation, policy implementation, and policy evaluation.

1-1-1. Definitions of Public Policy

In the literature of public administration, numerous definitions of public policy have been provided. Among the most prominent are the following:

- **Thomas Dye (2013):** Public policy is “whatever governments choose to do or not to do.” In other words, it encompasses all government decisions and activities that address public problems or respond to societal needs (Dye, 2013).
- **James Anderson (2014):** Public policy is defined as a sequence of government activities that pursue specific goals and are realized through a political process. This definition highlights the purposive and political nature of decision-making (Anderson, 2014).
- **William Jenkins (1978):** Public policy is “a set of interrelated decisions taken by one or more actors, public or private, concerning the selection of goals and the means of achieving them within a specified situation” (Jenkins, 1978). This emphasizes the multidimensional and complex nature of the policymaking process.
- **Carl Friedrich & Edward Mason (2015):** They describe public policy as “a series of actions and decisions taken in a given environment to address a public problem,” underscoring the dynamic and continuous character of policies (Friedrich & Mason, 2015).
- **David Easton (1965):** Public policy is considered the “authoritative allocation of values in society,” which stresses the government’s role in distributing resources and values within a community (Easton, 1965).
- **Imami & Soudagar (2017):** By synthesizing previous views, they distinguish two perspectives:
 1. **From the policy audience perspective:** Public policy is a relatively stable practical logic of interconnected decisions, laws, positions, and actions attributed to one or more governmental actors in response to a concern or issue.
 2. **From the policy analyst perspective:** Public policy is a chain of interconnected decisions, laws, positions, and actions adopted by policy actors to allocate values in society in the most desirable way (Soudagar, Amiri & Imami, 2017).

This last definition reflects the nature, characteristics, and purpose of public policy while also emphasizing the role of state institutions and stakeholders in addressing public concerns.

1-2.Social Security

Social security has a history as long as human social life itself (Heydarpour & Maleki, 2019). In social security theory, two concepts can be

distinguished: a general concept and a specific concept. In the general sense, social security refers to meeting the material and spiritual needs of individuals in society. In the specific sense, the primary aim is the participation of all members of society in its economic benefits. The specific concept mainly focuses on areas such as retirement, death, and disability, whereas the general concept encompasses broader societal groups and includes policies related to employment, healthcare, and prevention (International Labour Organization, 2003).

Historically, social security systems are generally classified into Bismarckian and Beveridgean models. The Bismarckian system, originating in Germany, links the entitlement to benefits to the payment of insurance contributions, with its funding largely derived from these contributions. Countries such as France and Germany employ this system. In contrast, the Beveridgean system, established in 1942 in the United Kingdom based on Beveridge's theories, covers all individuals in need regardless of insurance contributions. In this system, also known as the national social security system, funding comes primarily from taxes, and administration is under government control. Countries such as Denmark and the United Kingdom adopt this model. In the Beveridgean system, entitlement to benefits is determined by citizenship and individual need, while financial resources are mainly provided through taxation (Hosseini & Adabi-Firoozjai, 2018).

1-2-1. Concept of Social Security

The term *social security* officially entered the literature with the enactment of the 1935 Social Security Act in the United States; however, some scholars argue that the term had been used earlier. One expert notes that the phrase appeared in an executive order in October 1918, following the Russian Revolution. The term "security" is often used interchangeably with *social welfare* and *social services*. In general, definitions of social security are influenced by the economic and social conditions of each society, as well as the capacity of governments to allocate resources and prioritize programs. Accordingly, the International Labour Organization (ILO) stated in 1949 that no universally accepted definition of social security exists (Iraqi, 2003).

From a practical perspective, social security should be regarded as a fundamental concept and ultimate objective, especially when discussing specific and limited aspects of it (Omrani, n.d.). Nevertheless, this definition provides an abstract and broad conceptualization of social security, which, even today, is largely overlooked in human rights forums despite idealistic views. Such a definition often does not align with the real economic,

cultural, and social conditions of countries, nor with the capacities and resources of their governments.

From another perspective, social security is defined as the protection that society provides to its members through a set of public measures, aimed at preventing economic and social distress arising from events such as illness, pregnancy, work-related accidents, unemployment, aging, or death (Nowruz Taleghani, 1978). Ultimately, in its broad sense, social security refers to government efforts to compensate for losses resulting from social events, taking into account the resources and socioeconomic conditions of each country (Taleb, 2002).

1-2-2. Social Security in Iran

On 21/01/1401 (Persian calendar), the Supreme Leader issued the General Policies of the Social Security System. The introduction of these policies emphasizes designing and implementing a social security system that is efficient, empowering, justice-based, dignity-enhancing, and comprehensive, drawing upon Islamic-Iranian models, based on an effective administrative system, eliminating unnecessary organizations, removing unfair discrimination, and incorporating public participation.

The constitutional position of the Social Security Organization is recognized in the Iranian Constitution as a supreme legal document. In line with Article 29, Articles 2 and 4 of Article 21, and to ensure coherence in welfare policies aimed at social justice and protection of all citizens against social, economic, and natural events, the Social Security Law was ratified by the Iranian Parliament in 2004. Regardless of the content and implementation details of the law, the main model of welfare and social security currently practiced in Iran is compulsory insurance.

Currently, extensive activities are carried out in three groups: insurance, support, and relief services. Due to the administrative structure, coverage, scope of services, and organizational dependencies, these activities are broad, fragmented, and diverse.

Globally, Iran's GDP in 1991 was estimated at approximately \$117 billion (around \$2,000 per capita). By comparison, in countries with less than 9 million people, such as Sweden, about three-quarters of Iran's GDP would be spent on social security. Similarly, in 1995, social expenditures as a share of GDP were 34.4% in Denmark, 32.8% in Finland, 31.4% in the Netherlands, 30.6% in France, 29.7% in Austria, and 29.9% in Germany. This indicates that, even excluding charitable or religious organizations,

nearly 30% of GDP in developed countries is redistributed through social security systems.

The modern concept of social security represents an advanced stage of collective efforts by all societal groups to cope with economic insecurity and to ensure a minimum level of livelihood. Support for this system by governments and social security policymakers is considered a key factor in achieving social justice (Darbandi, 2013).

In summary, the current welfare and social security system in Iran is insufficient to meet societal needs, eliminate manifestations of poverty, or guarantee a minimum standard of living. Social security systems reflect the development and welfare level of a society and serve as a foundation for national development. Many experts argue that, given current conditions, Iran must redefine its social security policies and welfare system from the ground up.

2. Systematic Review of Islamic Studies on Social Security Policies

A systematic review of Islamic studies in the field of social security is conducted to answer the research questions and examine the research background. All scientific studies—including articles, theses, and books—need to be identified, collected, and reviewed. Therefore, this stage of the research requires a secondary study.

After reviewing various methods for conducting secondary studies, the systematic review method was selected as the most appropriate for collecting the relevant studies, providing a coherent report on their interrelationships, and extracting suitable components for further analysis. Data collection was performed through major and reputable domestic scientific databases (no relevant studies were found in international databases). These include: Comprehensive Humanities Portal (ensani.ir), Noor Specialized Journals (noormags.ir), Persian Scientific Search Engine Elmnet (elmnet.ir), Civilica (civilica.com), Iran Scientific Information Database (Ganj), and the National Library for domestic sources.

2.1 Research Method: Scoping Review

No knowledge can be acquired without employing a scientific method, since researchers follow a specific approach when addressing unknowns—this approach is essentially their method. Therefore, methodology and knowledge are intrinsically linked (Parsania, 2016). In research, choosing an appropriate scientific method and applying it correctly is crucial for obtaining valid and applicable results. The foundation of any research lies in its methodology; without it, the results would hold little value (Barrell et al., 2023).

The term secondary study contrasts with primary study, the main difference being the *source* of information. Secondary studies describe, discuss, interpret, analyze, evaluate, summarize, and process primary studies. Secondary studies can be conducted in various ways: systematically or non-systematically, or with a focus on quantitative or qualitative aspects (Seyed-Tabatabai et al., 2021).

Conducting secondary studies to accumulate primary research can lead to the production of new knowledge. However, scholars historically have not aggregated these studies in a systematic and scientific manner. Until the late 20th century, no established method existed for combining primary studies. The development of such methods has primarily occurred in the last two decades (Chalmers et al., 2002). Accordingly, secondary studies can be classified into non-systematic and systematic secondary studies (Bolderston, 2008).

Systematic secondary studies employ a specific research method. Today, a variety of research methods are available for use in secondary studies, and their use has grown significantly in recent years. However, in the field of management studies, these methods—mostly qualitative and integrative—have rarely been applied, and researchers often overlook them (Seyed-Tabatabai, 2021: 355).

The term meta-study is a general term for conducting secondary studies and encompasses different types of secondary research, such as meta-method (analysis of methods), meta-theory (analysis of theories), meta-analysis (quantitative analysis of results), and meta-synthesis (qualitative analysis of results). Meta-study is not considered a research method by itself but emphasizes the systematic nature of secondary studies. Various research methods can be employed to conduct meta-studies or secondary studies. Among these, the scoping review method was selected as the most appropriate for addressing the research question. This method will be discussed in detail later in this chapter.

2.2. Steps of Scoping Review Studies

The present research, as a secondary study using a systematic review approach, primarily examines the existing research background in the field of social security. In this section, the study is conducted in detail using the scoping review method. Nevertheless, the research background was initially searched under the title “*Systematic Review of Social Security Policy Studies*” and similar keywords across various databases, but no results were found. For further assurance, the Iranian Research Institute for Information Science and Technology (IranDoc) was consulted, and it also reported the absence of prior research in this specific area.

Subsequently, to collect scientific studies—including scholarly articles, university theses, and books—related to the field of social security, the systematic scoping review method was selected among various secondary study strategies. Conducting this part of the research allows for defining the scope and boundaries of existing studies in this domain.

The scoping review method is used to quickly examine the main concepts of a specific research topic across various primary sources and available evidence. It is particularly suitable for complex topics or areas where no comprehensive review has previously been conducted (Arksey & O'Malley, 2005). Scoping reviews are considered a type of semi-systematic review and are increasingly employed to identify existing innovations. They are commonly used when studies are part of the grey literature, distributed across multiple journals, span different academic disciplines, or are poorly indexed (Taylor & Pagliari, 2018).

The scoping review framework was first introduced by Arksey and O'Malley in 2005 and later updated by Levac in 2010. O'Malley and Arksey identified four primary purposes for conducting a scoping review:

1. To determine the breadth, scope, and nature of research activities,
2. To assess the value of conducting a systematic review,
3. To summarize and disseminate the results of conducted studies, and
4. To identify research gaps in the existing literature on a specific topic.

They also proposed five steps for conducting a scoping review:

1. Designing the research question,
2. Searching and retrieving studies relevant to the research,
3. Selecting the related studies,
4. Charting and summarizing the information and data, and
5. Reporting the results (Levac et al., 2010).

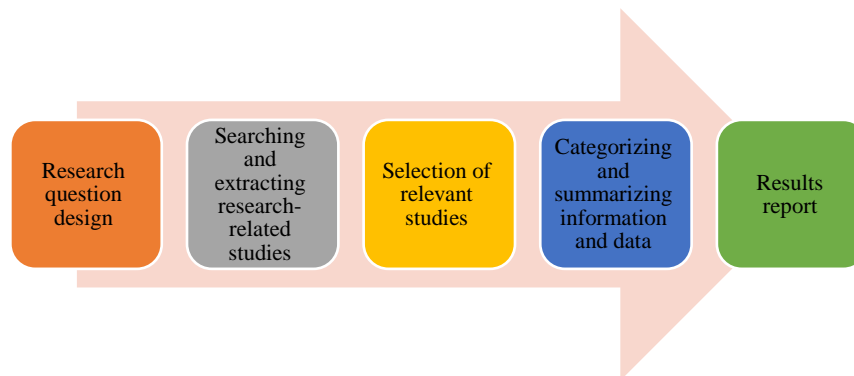


Figure 10. Steps of Conducting a Scoping Review

As previously explained, the primary objective of this research is to identify the religious requirements for social security policies through a review of existing studies. Given the nature of the research problem, the most appropriate method is one that examines primary studies and subsequently synthesizes their extracted components and concepts to propose a final model.

To answer the main research questions, it is necessary to identify and collect all scientific studies—including articles, theses, dissertations, and books. Therefore, a secondary study was used to ensure the comprehensiveness of the collection process. For certain reasons discussed later, an alternative method was employed specifically for searching books in this field. After reviewing various secondary study methods, the scoping review method was selected as the most suitable approach to collect the relevant studies, provide a coherent report on their interrelationships, and extract the necessary components for further analysis.

An important aspect of this study is that, in addition to systematically following the five stages of the scoping review method, each stage was carried out using a specific strategy informed by the latest methodological insights. These strategies were adopted to enhance both the scientific rigor of the process and the comprehensiveness and validity of the findings. A concise overview of these strategies is provided here, while detailed explanations are presented at each stage.

Table 7. Strategies adopted in carrying out the different stages of the selected research method

| No. | Stage of the Scoping Review Method | Strategy Employed |
|-----|--|---|
| 1 | Designing the research question | SPIDER question refinement tool |
| 2 | Systematic search and extraction of related studies | Three-step review process |
| 3 | Systematic screening and selection of relevant studies | Stepwise screening + CASP (Critical Appraisal Skills Programme) |
| 4 | Classification and synthesis of information and data | Content analysis framework |
| 5 | Reporting the results | – |

2-2-1. Research Question Design

At this stage, it is necessary to formulate a clear research question with an appropriate definition. To achieve this, various *problem-refinement frameworks* can be employed. These frameworks help sharpen the research problem by specifying its main dimensions. Since different types of research require different approaches, there are also multiple frameworks available for problem refinement.

As in all research, the research question must be properly formulated at this stage. Cooper referred to this stage as “*problem formulation*” and emphasized that the concept to be studied should be clearly defined and that evidence from prior studies related to the problem should be identified. Moreover, in formulating the problem, it is important to determine whether the focus is on the simple description of variables or on the relationships between two or more variables (Cooper et al., 2018).

It should also be noted that in secondary studies, the research scope should be broad enough to cover the field comprehensively, yet sufficiently focused to ensure that the findings are meaningful and useful for end-users. In addition, the research question should emerge from the researcher’s academic interests and previous studies (Finlayson & Dixon, 2008).

Several tools can facilitate the refinement of the research problem. Given that the present study is qualitative in nature, the SPIDER tool was used for formulating the research question, as outlined in the problem statement (Cooke et al., 2012). This tool is designed to guide the development and evaluation of research questions in qualitative studies. Its purpose is to provide a systematic structure for qualitative research question design. The key components of this framework include:

- Sample (S)
- Phenomenon of Interest (PI)
- Design (D)
- Evaluation (E)
- Research type (R) (qualitative, quantitative, or mixed-methods).

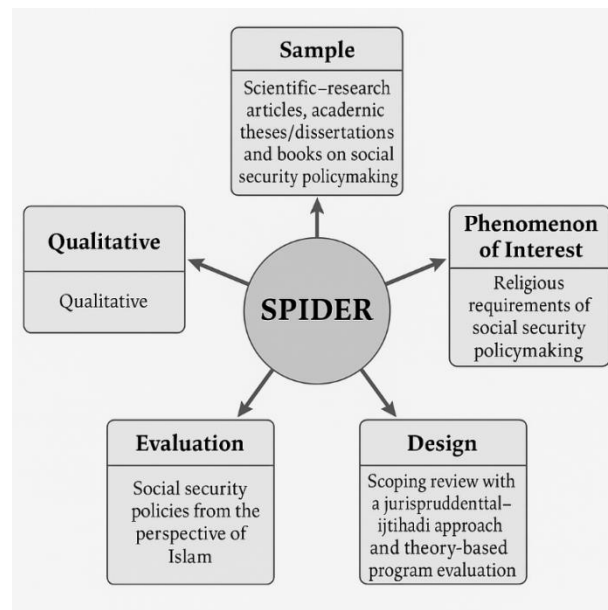


Figure 11. Applying SPIDER tool components to research

2-2-2. Data Collection Method

A systematic literature review summarizes existing studies by identifying patterns, themes, and issues. Using this approach, the researcher can gain insights into the progress made regarding a specific problem or research topic. This method also contributes to identifying the conceptual content of the phenomenon under study and plays an important role in the development and refinement of theory (Bailey et al., 2018).

A systematic review can be regarded as a rapid synthesis of the key concepts of a specific research topic and the identification of primary sources and various types of evidence. It can be particularly applied to complex topics or those for which no comprehensive review has previously been conducted, implemented as a stand-alone research project (Whitten et al., 2002).

It is worth noting that systematic reviews are considered a type of semi-systematic review increasingly employed to understand existing innovations in studies that are either poorly indexed, distributed across different journals, part of the grey literature, or situated across multiple academic disciplines (Taylor & Pagliari, 2018).

2-2-3. Systematic Search and Extraction of Relevant Studies

At this stage, the researcher must compile a comprehensive list of relevant studies. This is accomplished by identifying the **keywords** related to the research problem and using them to access resources in the selected databases within the desired time frame. Hence, familiarity with the process of selecting appropriate keywords and effectively using different databases is essential (Erwin et al., 2011).

The researcher must also decide in advance which types of studies will be included in the review. For example, one important criterion is whether unpublished studies should be considered. Furthermore, it should be determined whether the review will be limited solely to peer-reviewed journal articles or will also include theses, dissertations, reports, and books (Conn et al., 2003).

One suggested model for the systematic review process consists of three main stages:

1. Establishing inclusion and exclusion criteria,
2. Selecting the appropriate databases, and
3. Determining the keywords and their combinations (Seyed-Tabatabai et al., 2022).

Before beginning this stage, three components should be considered to refine the search and ensure the effective extraction of relevant studies:

- **Defining inclusion and exclusion criteria:** In the search for articles, the following criteria were applied:

Table 2. Inclusion and exclusion index of articles

| No. | Criterion | Inclusion Limitation |
|-----|---------------------|---|
| 1 | Time frame | Studies published before 21 July 2024 (31 Tir 1403, Persian calendar) |
| 2 | Geographic scope | No limitation |
| 3 | Language | Only studies in Persian |
| 4 | Type of publication | Research articles, theses/dissertations, and books |
| 5 | Subject of study | Islamic studies on social security policymaking |
| 6 | Academic level | Peer-reviewed scientific–research level |

2-2-4. Selection of Appropriate Databases

The choice of databases depends on the research question and the relevant academic disciplines. Since the present study falls under the field of humanities and social sciences, and in line with the inclusion and exclusion criteria, it was deemed necessary that the search for the research question be comprehensive and span multiple databases. The selected databases met two main conditions:

1. They include the majority of scholarly and peer-reviewed journals in the humanities, and
2. They register master's theses and doctoral dissertations.

Accordingly, the following databases were identified:

- **Noormags**, Civilica, Elmnet (Persian Scientific Search Engine), Comprehensive Humanities Portal (Ensani.ir), and SID (Scientific Information Database) – for searching scientific research articles;
- **IranDoc (Ganj)** – exclusively for theses and dissertations;
- **National Library of Iran** – exclusively for books.

2-2-5. Selection and Combination of Keywords

Since the aim of this study was to review Islamic studies on social security policymaking, two sets of keywords were identified:

1. Keywords related to Islamic studies, and
2. Keywords related to social security policies.

A cross-search was then carried out by constructing a matrix of Islamic and policy-related keywords and combining them in meaningful ways (Seyed-Tabatabai et al., 2021).

2-2-6. Selection of Appropriate Keywords

In this scoping review, all articles related to the field of *social security* were to be examined. However, two considerations were important:

1. Some researchers used terms equivalent to or closely related to “social security” instead of the exact phrase.
2. Some studies, while not explicitly focused on social security, contained relevant content addressing the subject and were therefore valuable for this review.

Given that the title of the present research contains two main components—social security policymaking and Islamic studies—the keywords also needed to reflect both dimensions. Therefore, after a thorough

review of the social security literature and extraction of equivalent or related terms, a focus group of experts was formed, and through consultation with academic faculty, the most suitable keywords for searching the identified databases were finalized.

Table 3 presents the keyword matrix used in the systematic search, combining terms from Islamic studies and social security policy studies.

Table 8. Keyword Matrix

| Research Domain | Keywords |
|--------------------------------|---|
| Islamic Studies | Religion, Islam, Qur'an, Hadith, Narrative, Fiqh, Sunnah |
| Social Security Policy Studies | Social security, Takaful, Poverty, Welfare, Policy, Decision-making, Policymaking |

2-2-7. Search Strategy

After determining the inclusion and exclusion criteria, the process of searching for keywords in the selected databases was carried out with consideration of the limiting factors. Two general points should be emphasized:

1. Since the identified keywords were divided into two categories, the searches in the selected databases had to be conducted in combination.
2. Among the databases for scholarly articles, Noormags and the Comprehensive Humanities Portal (Ensani) provide advanced search options, whereas the Scientific Information Database (SID) lacks such advanced search features.

a) Noormags Database

For searching combined keywords in Noormags, the first set of keywords was entered in the “any of these words” field, and each of the second set of keywords was searched separately under the “all of these words” field. This combined search yielded a total of 255 sources.

b) Comprehensive Humanities Portal (Ensani.ir)

Since the search engine of Ensani is similar to that of Noormags, the same method was applied, resulting in 82 scholarly articles.

c) IranDoc (Ganj)

As the search engine of IranDoc differs from the above two, a different approach was required. Using its advanced search function, each keyword from the first set was combined with one from the second set as a dyad (e.g., “social security + Qur'an”) and searched within titles or keywords.

Proposals and theses without accessible full texts were excluded. This search identified 61 academic theses and dissertations.

d) Civilica (Marja'-e Danesh)

Due to its less efficient user interface, keywords were searched sequentially. Ultimately, 153 **sources** were identified.

e) Elmnet (Persian Scientific Search Engine)

Keywords were searched crosswise, and a total of 146 sources were obtained.

f) Summary of Results

Altogether, 697 sources were identified in the initial search, where the specified keywords appeared in the titles, abstracts, or keywords.

g) National Library of Iran

As noted earlier, the process of searching and collecting books related to social security differs from that of articles and theses. Searches were conducted via the National Library of Iran, the country's most comprehensive library resource. The library's database does not support advanced Boolean keyword combinations, and simple keyword searches (as performed in IranDoc) produced overly broad and irrelevant results. Therefore, the search was restricted to books that directly addressed social security. Advanced searches were conducted using combinations such as "*Social Security + Qur'an*", "*Social Security + Hadith*", "*Social Security + Narration*", "*Social Security + Sunnah*", "*Social Security + Religion*", and "*Takaful*". This resulted in 168 books being identified.

Table 4 provides a summary of the databases searched, the fields used for keyword matching, and the number of sources retrieved in the initial search.

Table 4. Summary of searches for selected social security keywords across selected databases

| Database | Number of Sources Identified | Search Field |
|---|------------------------------|------------------|
| Noormags | 255 | Title + Keywords |
| Comprehensive Humanities Portal (Ensani.ir) | 2,369 | Title + Keywords |
| Elmnet | 146 | Title |
| National Library of Iran | 168 | Title |
| SID (Scientific Information Database) | 153 | Title + Keywords |
| IranDoc (Ganj) | 61 | Title + Keywords |
| Total | 3152 | – |

2-2-8. Systematic Screening and Selection of Relevant Studies

In some cases, after identifying potentially relevant studies, it is also necessary to evaluate their methodological quality. The main purpose of this step is to exclude studies whose findings cannot be considered reliable (Yahya Kamali, 2017). Some scholars further recommend that the researcher illustrate the process of data collection, review, exclusion, and inclusion of studies using a flow diagram (Aguirre & Bolton, 2014).

Given the large number of articles, theses, and books identified in the search stage, a four-stage screening process was implemented to select studies relevant to the research problem and eliminate those irrelevant or unhelpful. The stages are as follows:

1. **Stage One: Removal of Duplicate Titles.** Since scientific articles are often indexed in multiple databases, many of the retrieved items were duplicates. In addition, overlaps were expected due to combined keyword searches. Therefore, in this stage, all titles were carefully reviewed, and duplicates were removed. After this step, 612 sources remained out of the initial 3152.
2. **Stage Two: Removal of Irrelevant Titles** Among the collected studies, many were unrelated to the research topic of *social security policies*. Therefore, the titles of all 612 sources were examined, and irrelevant studies were coded and excluded. A total of 445 studies were deemed irrelevant. Items whose relevance could not be determined based on the title alone were carried forward to the next stage for abstract review.
3. **Stage Three: Removal of Irrelevant Abstracts.** For studies whose relevance could not be judged by title alone, abstracts were examined. This process reduced the pool to 51 studies.
4. **Stage Four: Content Screening and CASP Quality Appraisal.** In the final screening step, the full content of the remaining studies was reviewed. The Critical Appraisal Skills Programme (CASP) framework was used to assess the quality of the articles. The CASP checklist includes the following criteria:
 1. Relevance of the study's objectives to the research aim,
 2. Recency of the article,
 3. Research design,
 4. Sampling method,
 5. Data collection method and quality,
 6. Reflexivity and generalizability of results,

7. Adherence to ethical considerations in research writing,
8. Accuracy of data analysis,
9. Clarity in the presentation of findings, and
10. Overall value of the study.

Scores are calculated based on these criteria, and any study with a total score below 25 was excluded (Long et al., 2020).

Finally, through this four-stage process, the researcher thoroughly examined the 51 remaining studies, excluded those deemed irrelevant or unhelpful, and categorized the others as *partially relevant* or *highly relevant* to the research questions.

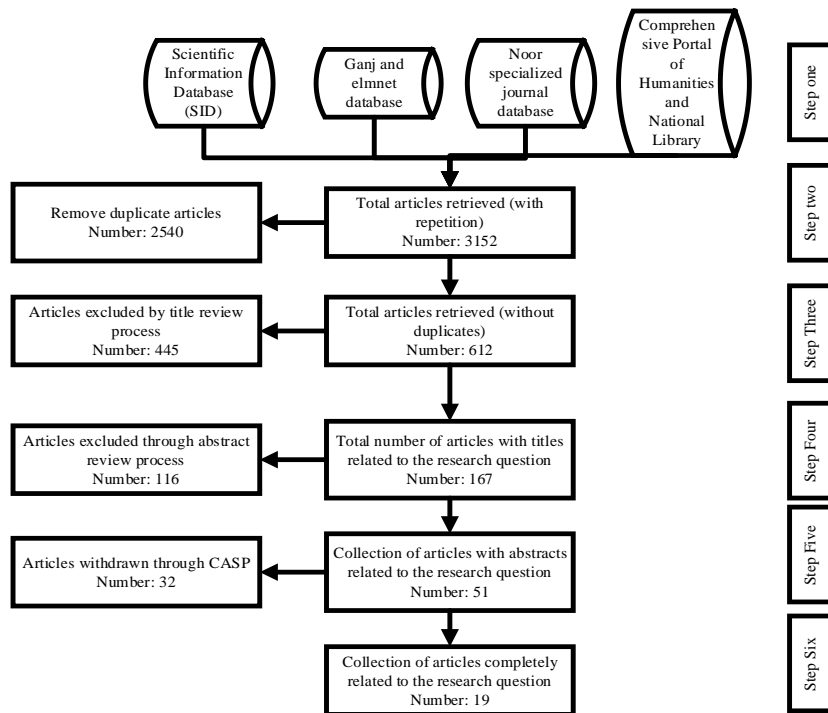


Figure 3. Article screening steps

In this stage of the study, the researcher thoroughly reviewed the content of the remaining studies to determine which of them were suitable for addressing the research question. The results of this review are summarized as follows:

- **First Category:** Studies deemed fully relevant to the research question ($n = 19$). These studies are briefly presented in the table below. Table 5 lists the 19 studies identified as fully relevant to the research question after the four-stage screening process.

Table 5. List of selected studies for domain review analysis

| No. | Title (Translated) | Year of Publication |
|-----|---|---------------------|
| 1 | Insurance and Social Security from the Perspective of Islam | 1996 |
| 2 | Welfare and Social Security in Islam | 2010 |
| 3 | Jurisprudential Requirements in Social Security | 2012 |
| 4 | The Model of Social Security in Early Islam and Its Implications for Modern Models | 2012 |
| 5 | Critique of Conventional Social Security Models and Proposal of an Islamic-Compatible Model | 2013 |
| 6 | Institutional Analysis of Social Security in the History of Islamic Civilization | 2013 |
| 7 | Social Security in Imam Ali's Covenant to Malik al-Ashtar | 2014 |
| 8 | Mechanisms of Social Security in the Islamic Approach | 2014 |
| 9 | Welfare and Social Security in the Qur'an Based on <i>al-Mizan</i> Commentary | 2016 |
| 10 | Functions of Takaful in the Islamic Political System | 2016 |
| 11 | Poverty Alleviation Policies with Emphasis on Social Takaful | 2016 |
| 12 | The Right to Social Security and the Obligations of the Islamic State | 2019 |
| 13 | Social Security Policies within the Framework of Social Policy with an Islamic Approach | 2019 |
| 14 | Islam and Social Security: Foundations and Supportive/Insurance Approaches in the Qur'an, Hadith, Ethics, and Fiqh | 2020 |
| 15 | Comparative Study of the Foundations of Social Security in Islam and the West | 2020 |
| 16 | Conceptualization of Social Security in the Government of Imam Mahdi (A.J.) with Emphasis on the Qur'anic Concept of <i>Hayat Tayyiba</i> | 2021 |
| 17 | Shi'a Jurisprudence and Social Security | 2021 |
| 18 | Analysis of the Role of Social Takaful in the Framework of Islamic Principles | 2023 |
| 19 | The Ideal Model of Social Takaful in Islam | 2023 |

- **Second Category:** Studies that did not directly answer the research question but whose content was considered relatively suitable for addressing it ($n = 10$). These studies are presented in the following table. Table 6 presents the 10 studies categorized as partially relevant, whose content was deemed relatively useful for addressing the research question.

Table 6. Research in the second branch (relatively related to the research question)

| No. | Title (Translated) | Year of Publication |
|-----|---|---------------------|
| 1 | The Scope of the Duty of the Wealthy toward the Poor from a Religious Perspective | 1999 |
| 2 | Interactions between the Concepts of “Islamic Ummah” and “Social Takaful” with a Qur’anic Approach | 2017 |
| 3 | The Principle of Equality and Non-Discrimination in Access to Social Security in the Islamic Government | 2019 |
| 4 | The Capacity of Preferential Jurisprudential Rulings in Addressing the Problem of Poverty | 2019 |
| 5 | An Analysis of the Role and Position of the Basij in the Institutional Structure of Poverty Alleviation in the Islamic Government | 2020 |
| 6 | Conceptualization of the Qur’an-Based Social Security System with Emphasis on the Concept of <i>Hayat Tayyiba</i> | 2021 |
| 7 | Jurisprudential Analysis of the Structure of Expenditures and Revenues in Social Takaful | 2021 |
| 8 | Principles of Dealing with Different Types of Beggars Based on Qur’anic Teachings and Hadiths | 2021 |
| 9 | Social Takaful from the Perspective of Martyr Sayyid Mohammad Baqir al-Sadr: A Pathway to Expanding Social Justice | 2022 |
| 10 | Jurisprudential Foundations of Public Welfare and Its Position in the Islamic Government | 2022 |

- **Third Category:** Studies that did not, in any way, address the religious requirements of social security policymaking and were therefore deemed unsuitable for answering the main research question ($n = 12$).

Based on the above categorization, studies in the first category were selected as the primary sources for examining the religious requirements of social security policymaking. However, studies in the second category were also used to supplement the extracted requirements. Accordingly, in consultation with a focus group, the researcher considered the components

identified from the first-category studies as the foundation, and then added details from the second-category studies to complete the framework.

It should be noted that after categorizing articles, theses, and books, the book *“System Building Based on Social Takaful”* was excluded since it was derived from a thesis, leaving a total of six books deemed suitable for this study. Similarly, the full text of the doctoral dissertation entitled *“The Optimal Model of Social Security Policymaking and Its Role in the Efficiency of the Redistributive System, Social Balance, and State Solidarity with Reference to the Views of Martyr Sadr”* was not available and thus excluded.

As observed, the scope of studies conducted in the field of Islamic social security research is relatively limited. Some studies have addressed the subject in general terms, while others have examined specific subtopics. However, no comprehensive study has been found that specifically focuses on the religious requirements of social security policymaking. Nevertheless, considering the quantity and quality of related studies, this body of literature represents a valuable resource that cannot be overlooked. Conducting a systematic review of these studies is therefore regarded as a suitable strategy for identifying key religious requirements in this field and provides significant support for the continuation of this research.

Classification, Summarization, and Reporting of Data

In this stage of the scoping review process, a summary of the main information from the selected studies on social security policymaking is presented and analyzed.

The reliability of this stage was ensured through two methods: test–retest reliability and inter-rater reliability (Creswell, 2012). In the test–retest method, the search, screening, and resulting findings were repeated and compared by the author, showing consistency and thus deemed reliable. For inter-rater reliability, the researchers independently conducted the categorization of studies and later discussed the results in a focus group, which again demonstrated consistency and reliability. The validity of the study was established by employing systematic steps and reliable research tools. Strategies such as clearly stating the objectives and research questions, applying an appropriate research design, using validated measurement tools, and examining appropriate samples (Danaeifard et al., 2017) confirmed the validity and credibility of the research.

2-2-9. Data Extraction and Synthesis of Findings

Although studies on Islamic perspectives of social security vary in method and depth, they need to be consolidated and refined. A report of the findings

of all selected studies on the religious requirements of social security policymaking is presented in the following table.

Table 7. Summary of related research

| No. | Full Title (English) | Author(s) | Key Findings / Summary |
|-----|---|-------------------------|---|
| 1 | Insurance and Social Security from the Perspective of Islam | (Ebrahimi, 1996) | Presents Islamic foundations for social security (social justice, equitable distribution, support for the vulnerable, zakat/charity, social cohesion) and policy suggestions for Islamic insurance and the state's supportive/supervisory role. |
| 2 | Welfare and Social Security in Islam | (Mahmoudi et al., 2010) | Explores Islamic bases of social security; clarifies roles of state, society, and individuals in realizing justice; proposes practical models leveraging zakat/charity to support vulnerable groups. |
| 3 | Jurisprudential Requirements in Social Security | (Naderan et al., 2012) | Argues that modern social security schemes differ from Islamic principles (esp. in insurance strategies) and require renewed fiqh inquiry; highlights zakat/khums/charity as Islamic support mechanisms. |
| 4 | The Social Security Model in Early Islam and Its Implications for Modern Models | (Naderan et al., 2012) | Historical analysis shows a people-centered, entitlement-based, neighborhood-oriented model integrating taxation with social security—offering guidance for today's challenges. |
| 5 | A Critique of Conventional Social Security Models and an Islamic-Compatible Model | (Hosseini, 2013) | Through ijtihād-based analysis, it proposes an Islamic model built on three pillars: private provision, Social Takaful, and state solidarity; it stresses spirituality, community-centricity, entitlement, and fiscal integration. |
| 6 | An Institutional Analysis of Social Security in the History of Islamic Civilization | (Darbandi, 2013) | Maps Islamic social institutions (informal/semi-formal/formal) and shows social security historically led by people and religious community bodies rather than the state; identifies key actors (state, |

| No. | Full Title (English) | Author(s) | Key Findings / Summary |
|-----|---|--------------------------------|---|
| | | | guilds, awqāf, clergy, neighborhood, family). |
| 7 | Social Security in Imam ‘Alī’s Covenant to Malik al-Ashtar | (Kaviani, 2014) | Extracts social security duties from the covenant: earmarked resources for the underclass; ruler’s obligation; ethical qualifications of officials; frames provision as ḥaqq Allāh with enforceable guarantees. |
| 8 | Mechanisms of Social Security in the Islamic Approach | (Hosseini, 2014) | Compares Islamic and contemporary models; in Islam, social security rests on balanced coordination among private provision, Social Takaful, and state solidarity; success depends on harmony across these mechanisms. |
| 9 | Welfare and Social Security in the Qur’an Based on the <i>al-Mīzān</i> Exegesis | (Poustindouz, 2020) | Derives Qur’anic principles for social security (zakat, spending in God’s path, justice) via <i>al-Mīzān</i> exegesis; frames doctrinal bases for Islamic welfare policy. |
| 10 | Functions of Social Takaful in the Islamic Political System | (Aram, 2016) | Distinguishes individual vs. social Takaful; grounds them in justice/ihsān/altruism/common responsibility; posits pre-state religious/community institutions as primary providers, with the state in a supportive/complementary role. |
| 11 | Poverty-Alleviation Policies with Emphasis on Social Takaful | (Aram & Seyyed-Emami, 2016) | Shows limits of state-only approaches in developing contexts; evidences the anti-poverty potential of traditional Islamic institutions (family, kin, neighbors) and calls for investing in them alongside the state. |
| 12 | The Right to Social Security and the Obligations of the Islamic State | (Abbasi Azad, 2019) | Analyzes social security as a legal-fiqhi right; identifies state obligations (including those reflected in the Constitution, e.g., Article 3) using a descriptive-analytical method. |
| 13 | Social Security Policies within the Framework of Social Policy: An Islamic | (Hosseini & Kazemi Najafabadi, | Positions Islamic social security within social policy; emphasizes coordinated roles of |

| No. | Full Title (English) | Author(s) | Key Findings / Summary |
|-----|---|--|--|
| | Approach | 2019) | private/charitable/state sectors; outlines differences from conventional models in aims, institutions, and sequencing (market → social → state). |
| 14 | Islam and Social Security: Foundations and Supportive/Insurance Approaches in the Qur'an, Hadith, Ethics, and Islamic Jurisprudence | (Ghabel, 2016) | Synthesizes scriptural, ethical, and fiqhi sources to propose actionable, supportive, and insurance mechanisms for an Islamic social security system. |
| 15 | A Comparative Study of the Foundations of Social Security in Islam and the West | (Yaghoubian Ahangari, 2020) | Compares Islamic and Western bases; notes improvements via existing systems yet calls for reforms (taxation, saving, redistribution) aligned with Islamic moral-value foundations. |
| 16 | Conceptualizing a Qur'an-Based Social Security System in the Government of Imam Mahdi (A.J.), with Emphasis on <i>Hayāt Tayyiba</i> | (Zohrab et al., 2021) | Re-conceptualizes social security as the provision of material and spiritual needs under a Qur'an-guided polity, oriented toward dignity, tranquility, and <i>hayāt tayyiba</i> . |
| 17 | Shi'a Jurisprudence and Social Security | (Fathi, 2021) | Traces a millennium of Shi'a fiqh views on poverty relief; examines khums/zakat; argues for recognizing insurance as a rational/'urf-based obligation in Shi'a jurisprudence. |
| 18 | The Position of Social Takaful within the Framework of Islamic Foundations | (Mostafa Kazemi Najafabadi & Seyyed Reza Hosseini, 2024) | Conceptualizes Social Takaful as people-based provision for the needy, grounded in creed/philosophy and <i>hayāt tayyiba</i> ; delineates individual duties and social rights. |
| 19 | An Optimal Model of Social Takaful in Islam | (Kazemi & Hosseini, 2023) | Offers a model to strengthen the charitable sector and upgrade provision, aligning spiritual aims with social policy instruments in contemporary settings. |

As can be observed, despite the comprehensive search conducted, a significant number of studies in the field of *Islamic research on public policies in the domain of social security* have been collected. However, no comprehensive study—or a meta-study derived from these works—that specifically addresses the religious imperatives of social security policies, with emphasis on authentic Islamic concepts such as *takaful* (mutual solidarity), was found.

Nevertheless, given that the number of relevant studies is considerably rich in both quantity and quality, they cannot be overlooked. Reviewing the findings of these studies through a systematic review provides an appropriate strategy for identifying some of the religious imperatives in the field of social security policies.

3. Synthesis of Findings

After examining the studies conducted on public policies in the field of social security and reviewing them, the dimensions and components defined so far for social security policies can be summarized in the following table:

Table 8. Religious dimensions or components related to social security policies in past studies

| No. | Sources | Related Religious Dimensions/Components | Explanation |
|-----|--|---|---|
| 1 | 15, 5, 11, 2, 7, 13, 1, 18, 3, 6, 19, 8 | Social solidarity and mutual responsibility | Emphasis on the social role of Muslims in meeting the needs of others. |
| 2 | 18, 19, 12, 10, 5, 15, 7, 13, 16, 4, 11, 17, 2, 3, 19, 8 | Social justice | The necessity of establishing social justice as one of the fundamental principles in Islam to ensure that needs are met, and wealth and resources are distributed fairly. |
| 3 | 18, 16 | Spiritual growth | <i>Takāful</i> (mutual solidarity) not only addresses material needs but also contributes to the spiritual growth of individuals (both givers and recipients). |
| 4 | 18, 3, 11 | Economic balance | Emphasis on the importance of <i>takāful</i> in maintaining economic equilibrium and preventing class divides in society. |
| 5 | 9, 14, 16, 17, | Social welfare | Qur'anic emphasis on social |

| No. | Sources | Related Religious Dimensions/Components | Explanation |
|-----|---|--|--|
| | 2, 3 | | welfare as an essential goal of the Islamic community. |
| 6 | 9, 7, 11, 2, 3, 1 | Economic justice | Qur'anic principles for establishing economic justice in Islamic society. |
| 7 | 4, 12, 15, 17, 2, 5, 14, 6, 1, 8 | Role of the Islamic state | Explanation of the role and duties of the Islamic government in creating welfare and ensuring social security. |
| 8 | 12, 5, 14, 15, 16, 4, 11, 17, 8, 3, 11, 1 | Observance of religious principles | Analysis of religious principles such as justice, responsibility, and support for the needy as the foundation of social policymaking, and adherence to ethical and moral standards in implementing social security in Islam. |
| 9 | 9, 10, 5, 14, 6, 11, 3, 2, 19, 1 | Material resources of <i>takāful</i> | Utilization of Islamic financial resources such as zakāt, waqf, khums, family guarantees (<i>damān al-ā'ilah</i>), etc., in social security. |
| 10 | 10, 2, 16, 11, 3, 6 | Comprehensive layers and support institutions | Holistic support of individuals through institutions such as family, brotherhood, clan, neighbors, and friends. |
| 11 | 10, 15, 13, 4, 11 | Public participation and civic involvement | Emphasis on public participation in financing, managing, and implementing social security policies. |
| 12 | 5, 11, 8, 3 | Relevance to contemporary needs and practicality | Proposing models that, in addition to adhering to Islamic principles, are feasible and capable of responding to modern needs. |
| 13 | 5, 13 | Sustainability and economic balance | Establishing a social security system that, beyond effectiveness, also ensures economic sustainability. |
| 14 | 15, 16, 3, 19, 1 | Security and insurance | Emphasis on creating social and economic security through social insurance. |
| 15 | 7, 8 | Oversight and monitoring | Establishment of monitoring and inspection systems to ensure |

| No. | Sources | Related Religious Dimensions/Components | Explanation |
|-----|------------------|---|---|
| | | | proper implementation of policies and prevent violations. |
| 16 | 7, 17, 2 | Provision of basic needs | Securing housing, food, and healthcare services as fundamental and essential needs of society. |
| 17 | 13 | Human dignity | Emphasis on preserving and enhancing human dignity in all aspects of social policies. |
| 18 | 13, 3, 16, 6, 19 | Comprehensive coverage | Efforts to provide universal coverage for all social groups within the social security system. |
| 19 | 16, 3, 19 | Material and spiritual needs | Simultaneous provision of both material and spiritual needs within the social security system. |
| 20 | 17, 16 | Empowerment | Expanding economic opportunities and promoting active participation of individuals in the economy and other social domains. |
| 21 | 8, 5, 4 | Entitlement-based distribution | Collection of revenues from those who are not poor and possess surplus income, and provision of benefits exclusively to those who are truly entitled. |

Based on the aforementioned discussions and the findings of the reviewed studies, the responsibilities of governance in social security policymaking from an Islamic perspective can be summarized in the following diagram:

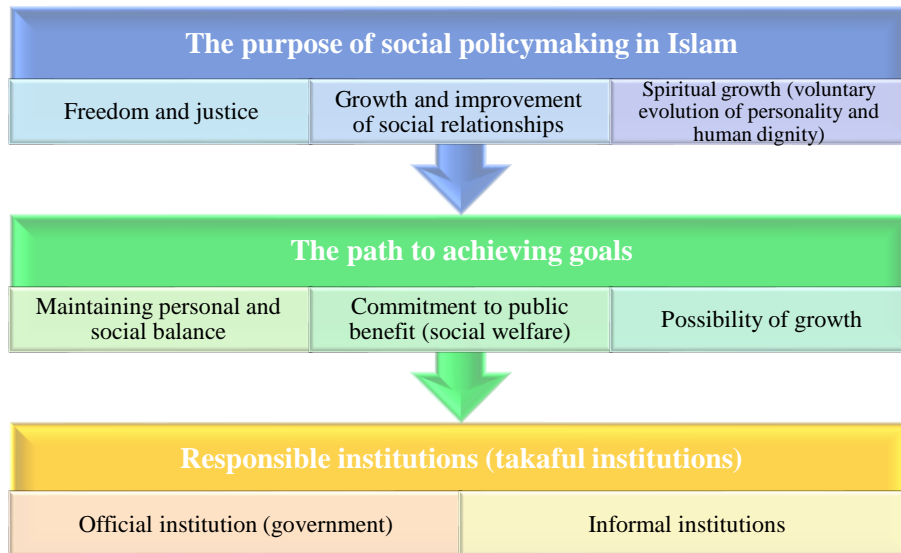


Figure 4: A conceptual model of Islamic social security policymaking based on the objectives, implementation pathways, and institutional structure of Social Takāful

Table 9: Social Security Policy Pattern with an Islamic Approach

| | | |
|--|---|---|
| Establishment and consolidation of informal institutions | Government responsibilities regarding informal institutions | Principles of Social Policies (Government Responsibilities within the Three Institutions) |
| Purification of informal institutions, including the market, from disruptive factors and prevention of hoarding and waste of resources | | |
| Adoption of appropriate policies to support low-income groups in the process of resource allocation | | |
| Promotion of a work culture and facilitation of employment | | |
| Creating opportunities for participation of individuals and institutions, and ensuring equal access to opportunities | | |
| Moral education of market participants to foster altruism | | |
| Optimal use of private insurance capacity to cover the life risks of capable individuals | | |
| Supervision of proper implementation of supportive laws | Government responsibilities in the field of social security | |
| Encouragement of public-benefit activities through incentives and tax exemptions | | |
| Empowerment of individuals | | |
| Provision of a legal framework | | |

| | | |
|--|--|---|
| Provision of necessary infrastructure for the activities of individuals and institutions | | Government responsibilities in direct provision of social security services |
| Monitoring and inspection of institutions and policy implementation | | |
| Establishing a protective umbrella to ensure subsistence for those below the poverty line and to secure people's basic dignity and sufficiency | | |
| Providing healthcare, medical services, and housing | | |
| Settling debts and compensating for financial and human losses of incapacitated individuals | | |
| Offering marriage facilities and supporting family cohesion | | |
| Providing employment and supporting the unemployed | | |
| Paying pensions to the needy who are unable to work | | |

Understanding a concept correctly is the prerequisite for any judgment about it. To the extent that a concept is not accurately explained and its various dimensions are not carefully examined, we will encounter problems and pitfalls in operationalizing it and establishing it as a discourse. The concept of Social Takaful—as one of the most important social notions in Islam—requires a comprehensive conceptual framework for its understanding and implementation.

Although the term Social Takaful does not explicitly appear in the Holy Qur'an, Islamic thinkers have elaborated a collection of Qur'anic commands and the sayings of the Infallible Imams (peace be upon them) under this heading. Unfortunately, this discourse has not been sufficiently developed independently in Persian, and most of the existing works in Arabic have not even been translated. Therefore, addressing the concept of Social Takaful as a comprehensive and widespread discourse within the field of social security policymaking is essential.

Every individual, in pursuit of their own growth and felicity, has needs that they strive to fulfill. If obstacles arise on this path, they encounter problems. The first question, then, is: Who is responsible for fulfilling these needs and addressing these problems? The Islamic answer is that each person is initially responsible for meeting their own needs and solving their own problems—what is referred to as self-help.

The second question arises: If, for any reason, a person is unable to achieve self-help, who bears responsibility for aiding them? Many liberal thinkers argue that if one citizen fails to achieve self-help, the state is primarily responsible for providing assistance and fulfilling their needs. This

creates a binary between the individual and the state: if the individual fails, then the government must intervene. However, Islam's perspective on society reveals that individuals are responsible toward one another, introducing a new model of Social Takaful.

For this reason, the duties of conventional social security systems differ from those of Social Takaful in an Islamic government. In the West, where governments are bound by the will and votes of the people, social security systems have at times functioned minimally. With shifts in public opinion, the responsibilities of governments also change. In short, the duties of Western governments in social security can be summarized as follows:

- Management of endowments (waqf)
- Support for retirees and provision of health services
- Unemployment insurance
- Family allowance support

By contrast, the Islamic state, in addition to public will, is bound by Islamic law (sharī'a) and must implement the people's will within its framework. Islam has laid down specific responsibilities for the Islamic ruler and government, which must be fulfilled. Caring for the people and supporting them in times of hardship is a central feature of the Islamic state. The emphasis is such that the ruler is obliged to live at the standard of society's weakest members to understand their struggles and act promptly to resolve them.

Accordingly, the duties of an Islamic government in the field of Social Takaful, as prescribed by Islamic law, include:

- Paying off the debts of debtors
- Managing religious endowments (waqf)
- Meeting the needs of the poor—both Muslim and non-Muslim
- Raising orphans
- Providing for the livelihood of those unable to work (Muslims and non-Muslims alike)
- Paying the blood-money (diyāh) of a murdered person when the killer is unknown or has no responsible guardian (‘āqilah)

Active institutions in the field of Social Takaful: Based on the level of bonds, affiliations, and reciprocal responsibilities, the institutions relevant to Social Takaful can be categorized. As Qutb (n.d., p. 53) states: *“Social Takaful can exist between a person and themselves, between a person and their kin, between the individual and society, between one community and*

another, and between one generation and the next.” The literature review identifies several institutions that play roles in this context: the family, kinship, clan, neighborhood, friendship, and the institution of brotherhood.

4. Conclusion

Through a systematic review, this study examined the religious requirements of social policy in the field of Social Takaful. Although a substantial body of research addresses Social Takaful from an Islamic perspective, much of it remains fragmented, and a comprehensive, systematic framework for Islamic policymaking in this domain is still lacking. The reviewed works converge on core principles—social justice, human dignity, public welfare, broad-based participation, and the mobilization of Islamic financial instruments (e.g., zakat, khums, waqf)—as foundational to an Islamic model of Social Takaful.

Importantly, Social Takaful in Islam encompasses not only material provision but also spiritual, moral, and educational dimensions, aiming at the flourishing of individuals and society. Responsibility is shared: while the government plays a crucial role, families, communities, and religious institutions are complementary actors in realization and oversight.

Accordingly, designing Social Takaful policies within an Islamic framework requires simultaneous attention to jurisprudential and value-based foundations, contemporary needs, and institutional capacities. Such an approach offers a distinctive alternative to conventional Western arrangements—one that couples economic and social justice with spiritual development and human dignity. Contextualizing and operationalizing these religious requisites in social policymaking is therefore essential to achieving just and sustainable welfare in Islamic societies.

In conclusion, it must be emphasized that within the spectrum of Islamic studies, jurisprudential (fiqhī-ijtihādī) research occupies a particularly important position. Such studies, by arriving at Islam’s definitive and precise position in a given domain, stand at the summit of Islamic scholarship and deserve serious attention.

References

1. Holy Quran
2. Aguirre, R. T. P., & Bolton, K. W. (2014). Qualitative interpretive meta-synthesis in social work research: Uncharted territory. *Journal of Social Work, 14*(3), 279–294. <https://doi.org/10.1177/1468017313476797>

3. Arksey, H., & O'Malley, L. (2005). Scoping studies: Towards a methodological framework. *International Journal of Social Research Methodology*, 8(1), 19–32. <https://doi.org/10.1080/1364557032000119616>
4. Aram, M. (2016). *Functions of social solidarity in the Islamic political system* [Master's thesis]. Imam Sadiq University.
5. Aram, M., & Ghaaneh, A. A. (2021). Characteristics of social ethics in media with a focus on the theory of social solidarity. *Journal of Social Jurisprudence Studies*, 19(10), 87–108. [In Persian]
6. Aram, M., & Seyed Emami, K. (2016). Poverty alleviation policies with a focus on social solidarity. *Political Science*, 24(12), 163–194.
7. Bailey, T., Alvarez-Jimenez, M., Garcia-Sanchez, A. M., Hulbert, C., Barlow, E., & Barlow, S. (2018). Childhood trauma is associated with severity of hallucinations and delusions in psychotic disorders: A systematic review and meta-analysis. *Schizophrenia Bulletin*, 44(5), 1111–1122. <https://doi.org/10.1093/schbul/sbx161>
8. Barnett-Page, E., & Thomas, J. (2009). Methods for the synthesis of qualitative research: A critical review. *BMC Medical Research Methodology*, 9(1), 59. <https://doi.org/10.1186/1471-2288-9-59>
9. Bolderston, A. (2008). Writing an effective literature review. *Journal of Medical Imaging and Radiation Sciences*, 39(2), 86–92. <https://doi.org/10.1016/j.jmir.2008.04.009>
10. Bondas, T., & Hall, E. O. C. (2007). Challenges in approaching metasynthesis research. *Qualitative Health Research*, 17(1), 113–121. <https://doi.org/10.1177/1049732306295879>
11. Conn, V. S., Valentine, J. C., Cooper, H. M., & Rantz, M. J. (2003). Grey literature in meta-analyses. *Nursing Research*, 52(4), 256–261. <https://doi.org/10.1097/00006199-200307000-00008>
12. Cooke, A., Smith, D., & Booth, A. (2012). Beyond PICO: The SPIDER tool for qualitative evidence synthesis. *Qualitative Health Research*, 22(10), 1435–1443. <https://doi.org/10.1177/1049732312452938>
13. Darbandi, M. H. (2013). *Institutional analysis of social security in the history of Islamic civilization* [Master's thesis]. Imam Sadiq University.
14. Ebrahimi, M. H. (1996). *Insurance and social security from an Islamic perspective*. Kavir: Social Security Organization.
15. Fathi, A. A. (2021). *Shia jurisprudence and social security*. Higher Research Institute of Social Security.
16. Finfgeld, D. L. (2003). Metasynthesis: The state of the art—so far. *Qualitative Health Research*, 13(7), 893–904. <https://doi.org/10.1177/1049732303253462>
17. Finlayson, K. W., & Dixon, A. (2008). Qualitative meta-synthesis: A guide for the novice. *Nurse Researcher*, 15(2), 59–71. <https://doi.org/10.7748/nr2008.01.15.2.59.c6330>

18. Grant, M. J., & Booth, A. (2009). A typology of reviews: An analysis of 14 review types and associated methodologies. *Health Information and Libraries Journal*, 26(2), 91–108. <https://doi.org/10.1111/j.1471-1842.2009.00848.x>
19. Haj Hosseini, H. (2009). An introduction to the principles of social solidarity and social security in Islam. *Ma'rifat*, 139(18), 55–68.
20. Hakimi, M. R., Hakimi, M., & Hakimi, A. (1992). *Al-Hayat* (Vol. 12). Islamic Culture Publishing Office.
21. Hayeri, S. M. A. (2016). *Social solidarity in Tafsir Al-Mizan and in the light of the Quran* [Doctoral dissertation]. Al-Mustafa International University.
22. Hosseini, S. R. (2014). *Models of social security from Islamic and Western perspectives*. Research Institute of Hawzah and University.
23. Hosseini, S. R. (2014). Mechanisms of social security in the Islamic approach. *Ma'rifat-e Eghtesad-e Islami*, 10(5), 81–106.
24. Hosseini, R. (2013). *Critique and evaluation of conventional social security models and presenting a model compatible with the Islamic perspective* [Doctoral dissertation]. Research Institute of Hawzah and University.
25. Hosseini, S. R., & Kazemi Najafabadi, M. (2018). Analysis of supply and demand for solidarity-based services in Islamic economics. *Jostarha-ye Eghtesadi*, 16(31).
26. Hosseini, S. R., & Kazemi Najafabadi, M. (2018). Social security policies within the framework of social policy with an Islamic approach. *Ma'rifat-e Eghtesad-e Islami*, 20(10), 29–48.
27. Hosseini, R., & Kazemi Najafabadi, M. (2019). Social security policies within the framework of social policy with an Islamic approach. *Ma'rifat-e Eghtesad-e Islami*, 10(2).
28. Hosseini, S. R., & Kazemi Najafabadi, M. (2017). Foundations of social solidarity in Islam. *Ma'rifat*, 245(27), 23–35.
29. Kaviani, M. H. (2014). Social security in the covenant of Malik Ashtar. *Fiqh Studies*, 18(10), 609–628.
30. Kazemi, M., & Hosseini, S. R. (2023). *The ideal model of social solidarity in Islam*. Research Institute of Hawzah and University.
31. Kazemi Najafabadi, M., & Hosseini, S. R. (2017). Interactions of the concepts of “Islamic Ummah” and “social solidarity” with a Quranic approach. *Islam and Social Sciences*, 18(9), 5–27.
32. Kazemi Najafabadi, M., & Hosseini, S. R. (2020). Requirements for facilitation in the field of social solidarity with an emphasis on designing a national system. *Islamic Economics and Banking*, 32(9), 7–30.
33. Kazemi Najafabadi, M., & Hosseini, S. R. (2024). Analysis of the position of social solidarity within the framework of Islamic principles. *Islamic Economics and Banking*, 13(46), 37–61.
34. Khamenei, S. A. H. (2023). *Statements at the gathering of pilgrims and residents of the holy shrine of Imam Reza*. Office of the Supreme Leader.

35. Levac, D., Colquhoun, H., & O'Brien, K. K. (2010). Scoping studies: Advancing the methodology. *Implementation Science*, 5(1), 69. <https://doi.org/10.1186/1748-5908-5-69>
36. Levitt, H. M., Bamberg, M., Creswell, J. W., Frost, D. M., Josselson, R., & Suárez-Orozco, C. (2018). Journal article reporting standards for qualitative primary, qualitative meta-analytic, and mixed methods research in psychology. *American Psychologist*, 73(1), 26–46. <https://doi.org/10.1037/amp0000151>
37. Long, H. A., French, D. P., & Brooks, J. M. (2020). Optimising the value of the critical appraisal skills programme (CASP) tool for quality appraisal in qualitative evidence synthesis. *Research Methods in Medicine & Health Sciences*, 1(1), 31–42. <https://doi.org/10.1177/2632084320947559>
38. Mahmoodi, M., Bahadori, E., & Sobhani Tabrizi, J. (2010). *Welfare and social security in Islam*. National Welfare Organization.
39. Mohammadi Mehr, M. H., Shabani, A., & Ayvazlou, H. (2006). *A comparative study of insurance and social security systems with the Islamic solidarity system* [Master's thesis]. Imam Sadiq University.
40. Mohammad Reza Aram. (2020). *System-building based on social solidarity*. Imam Sadiq University.
41. Mohammadali Pour, N. (2013). *Designing a justice-oriented organization model in the Social Security Organization* [Doctoral dissertation]. Payame Noor University.
42. Morovati, S., Taghi Nia, E., & Hosseini, S. (2019). Analysis of political barriers to social welfare in the Quran and Hadith. *Islamic Social Studies*, 25(120), 29–48.
43. Naderan, E., Agha Nazari, H., & Hosseini, S. R. (2012). The pattern of social security in early Islam and its implications for modern models. *Ma'rifat-e Eghtesad-e Islami*, 6(1), 5–28.
44. Naderan, E., Agha Nazari, H., & Hosseini, S. R. (2012). Requirements of jurisprudential research in social security. *Islam and Social Sciences*, 8(4), 34–54.
45. Najafi, B. (2008). *Lessons from global experiences for reforming food subsidies in Iran*. Secretariat of the Expediency Discernment Council.
46. Nahj al-Balagha. (1990). *Al-Ma'arif Foundation*.
47. Qabel, A. (2016). *Islam and social security: Foundations and supportive and insurance mechanisms in the Quran, Hadith, ethics, and Islamic jurisprudence*. Higher Research Institute of Social Security.
48. Ritchie, J., & Lewis, J. (2003). *Qualitative research practice: A guide for social science students and researchers*. SAGE Publications.
49. Rossi, P. H., Lipsey, M. W., & Freeman, H. E. (2003). *Evaluation: A systematic approach*. SAGE Publications.
50. Sajjadi, A. (2022). *Solidarity and social solidarity in the jurisprudence of Ahl al-Bayt* [Level 4 dissertation]. Al-Mustafa International University.