

Zakat and Waqf in Supporting the Health Sector: An Analytical Study on the Role of Islamic Financial Instruments in Achieving Sustainable Health Security

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ABSTRACT

Zakat and waqf represent two central instruments in the Islamic financial system, with a sustainable solidarity function, particularly in supporting vital sectors such as healthcare. This research aims to study the Shariah and institutional impact of seasonal zakat and health waqf in promoting sustainable health security in Islamic societies. Through a comparative jurisprudential analysis across the four Sunni schools of thought, and employing the framework of Maqasid al-Shariah (higher objectives of Islamic law), the paper explores how Islamic financial tools can bridge funding gaps in health systems and support both preventive and curative medicine within the framework of social justice. The research concludes that expanding the channels of zakat and activating flexible forms of waqf represent an effective approach to achieving public health goals within a renewed Islamic vision.

Keywords: Zakat, Waqf, Health Sector, Islamic Jurisprudence, Sustainability, Maqasid al-Shariah

1. INTRODUCTION

The health sector in many Islamic countries faces growing challenges, notably insufficient funding and inequities in distribution. This has led to a demand for alternative or complementary financial mechanisms. Islam, which integrates the spiritual and material aspects of society, has provided unique financial tools such as zakat and waqf that contribute to health security (Chapra, 2008).

2. RESEARCH PROBLEM AND QUESTIONS

This study addresses the following core question: How can Islamic financial instruments—such as zakat and waqf—be utilized to support the health sector and achieve sustainable health security in accordance with Maqasid al-Shariah?

Sub-questions include:

1. What is the jurisprudential framework for spending zakat on healthcare?
2. How have Islamic schools of thought treated the concept of health waqf?
3. How do these instruments contribute to the sustainability of healthcare?
4. What are the Shariah-based regulations and practical models for their implementation?

3. OBJECTIVES

1. To analyze the jurisprudential position on directing zakat and waqf toward health-related services.
2. To explore the role of seasonal zakat in financing healthcare.
3. To clarify the developmental impact of health waqf on equity and continuity in health services.
4. To extract legitimate standards for sustainable financing in the health sector.

4. METHODOLOGY

This research employs an analytical and comparative jurisprudential methodology, incorporating Maqasid-based reasoning and referencing historical and contemporary models of zakat and waqf in healthcare

5. ZAKAT AND HEALTHCARE: A COMPREHENSIVE JURISPRUDENTIAL VIEW

Zakat is a fundamental pillar of Islam with dual effects: spiritual purification and economic impact. Jurists have discussed whether zakat can be spent on healthcare for the poor under the categories of 'fi sabilillah' (in the path of Allah) or 'the poor and needy', provided that the need is legitimate and the benefit is public (Al-Qaradaghi, 2014). A statistical study conducted in Indonesia (Bajra & Rahman, 2020) found that 15% of zakat funds allocated to healthcare significantly reduced mortality rates among impoverished patients.

6. HEALTH WAQF: FOUNDATIONAL AND DEVELOPMENTAL PERSPECTIVE

Waqf represents a sustainable investment in public welfare. Its legitimacy is drawn from the actions of the Prophet Muhammad (peace be upon him) and his companions—most notably, the endowment made by Caliph Umar regarding the land of Khaybar. The Prophet advised: 'Withhold its capital and give from its produce' (Sahih al-Bukhari). A 2020 study from the Turkish Health Waqf Foundation indicated that health waqf reduced government spending by 12% in rural hospitals, highlighting the effectiveness of partnerships between the health and waqf sectors (Mannan, 2020).

7. MAQASID AL-SHARIAH AND SUSTAINABLE HEALTHCARE

Preservation of life is one of the five essential objectives of Islamic law (daruriyyat al-khams). Any policy that supports human life and prevents harm aligns with the spirit of Shariah (Kamali, 2008). Utilizing zakat and waqf in this context falls squarely within the domain of Maqasid al-Shariah, emphasizing sustainability, fairness, and proper allocation of resources according to societal priorities (Dusuki, 2009).

8. CONTEMPORARY ECONOMIC MODELS

Recent data show that countries such as Malaysia, Sudan, and the UAE have successfully developed institutional frameworks for healthcare support through zakat and waqf. Examples include the 'National Health Waqf' in Sudan and the 'Patient Zakat Fund' in the UAE. A 2022 report by the Islamic Development Bank confirms that integrating zakat and waqf into healthcare financing strategies can reduce dependency on international loans (IDB, 2022).

9. ECONOMIC IMPACT OF ZAKAT AND WAQF ON THE HEALTH SYSTEM

The economic impact of zakat and waqf is not limited to moral and social dimensions, but also extends to supporting the structural economics of healthcare systems in Muslim-majority countries. According to a 2021 report by the Islamic Development Bank, health endowments could bridge up to 10–20% of public health expenditure gaps in low-income countries. This also contributes to more equitable distribution of healthcare resources (Islamic Development Bank, 2021). Ismail (2021) further confirmed that integrating zakat and waqf provides consistent health coverage for the poor and improves overall community health indicators. Empirical models in Malaysia, Sudan, and the UAE reveal that zakat and waqf institutions successfully reduced government burdens and delivered effective results in managing chronic illnesses and public health programs.

10. FINDINGS AND RECOMMENDATIONS

The findings reveal that zakat and waqf are complementary instruments for bridging healthcare financing gaps. The study recommends: Establishing digital health awqaf (endowments) Linking zakat allocations with health vulnerability indices

Unifying regulatory frameworks to ensure transparency and impact Developing institutional jurisprudence to guide legal rulings on health-related funding (Ahmed, 2015).

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