

# PRINCIPLES OF INTEGRATION OF MAQASHID SHARIA IN THE DEVELOPMENT OF THE SOCIETY'S ECONOMY

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**Abstract:** Community economic development in the contemporary era faces various multidimensional challenges related not only to economic growth, but also to equitable welfare, environmental sustainability, social inclusion, and digital transformation. Conventional development paradigms oriented solely to economic growth often fail to address the issues of inequality, structural poverty, and degradation of social values. In this context, Maqashid Syariah exists as a normative and operational framework capable of integrating spiritual, social, economic, and humanitarian aspects in community development. This study aims to analyze the integration of Maqashid Syariah principles in community economic development through a conceptual approach and literature review. The focus of the discussion includes the transformation of the epistemology of Maqashid Syariah, the implementation of the five main objectives of sharia (Hifdz Din, Hifdz Nafs, Hifdz Aql, Hifdz Nasl, and Hifdz Mal), strengthening the institutional architecture of the sharia economy, the integration of social and commercial finance, empirical evaluation at the grassroots level, structural challenges, digital acceleration, and the formulation of a development index based on Maqashid Syariah. The study's findings demonstrate that the integration of Maqashid Syariah (Islamic principles) can create a more inclusive, equitable, and sustainable economic development model than conventional development paradigms. Effective implementation requires synergy between the government, Islamic financial institutions, social organizations, and the community through governance that adapts to digital technology developments.

**Keywords:** *Maqashid Syariah, Economic Development, Community Economy.*

**Abstrak:** Pembangunan ekonomi masyarakat pada era kontemporer menghadapi berbagai tantangan multidimensional yang tidak hanya berkaitan dengan pertumbuhan ekonomi, tetapi juga pemerataan kesejahteraan, keberlanjutan lingkungan, inklusi sosial, dan transformasi digital. Paradigma pembangunan konvensional yang berorientasi pada pertumbuhan ekonomi

semata sering kali gagal menjawab persoalan ketimpangan, kemiskinan struktural, dan degradasi nilai sosial. Dalam konteks tersebut, Maqashid Syariah hadir sebagai kerangka normatif dan operasional yang mampu mengintegrasikan aspek spiritual, sosial, ekonomi, dan kemanusiaan dalam pembangunan masyarakat. Penelitian ini bertujuan menganalisis integrasi prinsip Maqashid Syariah dalam pengembangan ekonomi masyarakat melalui pendekatan konseptual dan kajian literatur. Fokus pembahasan mencakup transformasi epistemologi Maqashid Syariah, implementasi lima tujuan utama syariah (Hifdz Din, Hifdz Nafs, Hifdz Aql, Hifdz Nasl, dan Hifdz Mal), penguatan arsitektur kelembagaan ekonomi syariah, integrasi keuangan sosial dan komersial, evaluasi empiris di tingkat akar rumput, tantangan struktural, akselerasi digital, serta formulasi indeks pembangunan berbasis Maqashid Syariah. Hasil kajian menunjukkan bahwa integrasi Maqashid Syariah mampu menciptakan model pembangunan ekonomi yang lebih inklusif, berkeadilan, dan berkelanjutan dibandingkan paradigma pembangunan konvensional. Implementasi yang efektif memerlukan sinergi antara pemerintah, lembaga keuangan syariah, organisasi sosial, dan masyarakat melalui tata kelola yang adaptif terhadap perkembangan teknologi digital.

**Kata kunci:** *Maqashid Syariah, Pembangunan Ekonomi, Ekonomi Masyarakat.*

## **PENDAHULUAN**

Economic development is a strategic instrument for improving public welfare and achieving a better quality of life. For decades, the success of economic development has generally been measured through indicators of economic growth, increased Gross Domestic Product (GDP), investment, and national productivity. However, various studies show that high economic growth is not always accompanied by an increase in public welfare evenly. Unequal income distribution, multidimensional poverty, unemployment, marginalization of vulnerable groups, and low access to financial services remain issues facing many developing countries, including Indonesia. These conditions demonstrate that a development approach oriented solely on material aspects has not been able to comprehensively address community needs because it ignores the moral, spiritual, social, and economic justice dimensions.

From an Islamic economic perspective, economic development is not only directed at increasing income and economic growth, but also at creating sustainable welfare (*maslahah*) and prosperity for all society. One of the fundamental concepts that underpins Islamic economic development is *Maqasid Sharia*. This concept refers to the primary objectives of Islamic law, which aim to safeguard and realize human welfare through the protection of religion (*hifdz al-din*), life (*hifdz al-nafs*), reason (*hifdz al-'aql*), descendants

(hifdz al-nasl), and property (hifdz al-mal). These five dimensions not only form the basis for establishing Islamic law but can also serve as a framework for development oriented towards holistic human welfare.

Contemporary developments in thought demonstrate that Maqashid Syariah has undergone significant epistemological transformation. While in classical times this concept was primarily used as an instrument for establishing Islamic law, in the modern context, Maqashid Syariah has evolved into a paradigm for economic development, institutional governance, public policy, and the measurement of societal welfare. The thinking developed by Jasser Auda emphasizes that Maqashid Syariah must be understood as a dynamic, multidimensional system oriented toward improving the quality of human life. This approach allows for the application of Maqashid Syariah in various development sectors, including the economy, education, health, and social empowerment.

Several previous studies have examined the relevance of Maqashid Sharia in community economic development. Research by Pradita and Darwanto (2024) shows that the Maqashid Sharia approach can be an alternative to conventional development paradigms that overemphasize material indicators. Other research has found that integrating Maqashid Sharia into Islamic economic development can improve community welfare by simultaneously strengthening spiritual, social, and economic dimensions. Several studies also examine the implementation of Maqashid Sharia in Islamic financial institutions, the management of zakat and waqf, and the development of a Sharia-based welfare index. However, studies specifically discussing the integration of Maqashid Sharia in community economic development in the era of digital transformation are still relatively limited. Yet, the development of digital technology has transformed patterns of community economic interaction through the presence of Islamic fintech, e-wallets, zakat crowdfunding, digital waqf, and various technology-based economic platforms.

Digitalization offers significant opportunities for accelerating the development of an inclusive and sustainable sharia economy. On the other hand, digital transformation also presents new challenges, including low digital literacy, data security, consumer protection, and potential deviations from sharia principles. Therefore, a conceptual framework capable of integrating technological development with Islamic values is needed to ensure that economic development remains oriented toward the welfare of society. In this context, Maqasid Sharia holds strong relevance as a normative and operational foundation for guiding equitable, inclusive, and sustainable economic development.

Based on this background, this article aims to analyze the epistemological transformation of Maqashid Syariah in community economic development and examine the implementation of the five main dimensions of Maqashid Syariah in supporting social and economic welfare in the digital era. Furthermore, this article aims to identify the opportunities and challenges of integrating Maqashid Syariah into community economic development, thereby producing a development model that is oriented not only toward economic growth but also toward equitable distribution of welfare and public welfare.

This study employed a library research method with a descriptive qualitative approach. Data were obtained from various relevant literature sources, including national and international scientific journals, books, policy documents, research reports, and publications related to Islamic economics and the Maqasid Sharia. Data analysis was conducted through the process of identifying, classifying, interpreting, and synthesizing various concepts and research findings related to economic development based on Maqasid Sharia.

The problem-solving process in this research is conducted through a conceptual analysis of the transformation of the Maqasid Syariah paradigm and its implementation in community economic development. The analysis focuses on the five main dimensions of Maqasid Syariah: protection of religion, life, intellect, descendants, and property, as strategic instruments for achieving sustainable prosperity. With this approach, this research is expected to provide theoretical and practical contributions to the development of a more humanistic, inclusive, and adaptive model of Islamic economic development to meet the challenges of the digital era.

#### **METODE** (Garamond 13 pt)

(This research employed a literature review method with a descriptive qualitative approach. Data were obtained through a literature search in academic databases such as Google Scholar, Scopus, and accredited national journals. Data sources included national and international scientific articles, books, official institutional reports, Islamic economic policy documents, and previous research related to Maqasid Syariah and community economic development.

The data collection process was carried out by defining keywords such as Maqasid Syariah, Islamic economic development, community welfare, digital Islamic economy, and sustainable development. The selected literature was limited to publications from the last ten years to ensure the data is up-to-date and relevant to contemporary Islamic economic developments.

The collected data was then classified based on the main research themes: the epistemological transformation of Maqashid Syariah, the implementation of the five dimensions of Maqashid Syariah, and their integration into community economic development and the digital economy. The data was then analyzed through data reduction, thematic coding, interpretation, and synthesis to identify patterns, relationships between concepts, and the implications of implementing Maqashid Syariah in economic development.

This research uses the Maqashid Syariah theoretical framework because this concept provides a perspective on economic development that emphasizes not only material aspects but also moral, social, spiritual, and distributive justice. Thus, the analysis can more comprehensively illustrate the contribution of Maqashid Syariah to realizing just and sustainable societal welfare.

## **HASIL dan PEMBAHASAN**

### **Transformation of the Epistemology of Maqashid Sharia in Community Economic Development**

The study's findings indicate that contemporary Islamic economic development has driven a transformation in the epistemology of Maqashid Syariah, moving from a normative legal paradigm to a multidimensional development paradigm. In classical times, Maqashid Syariah was primarily used as a methodological instrument in the process of legal *istinbath* (consideration) to ensure that every Sharia provision aimed to achieve human well-being. However, the dynamics of globalization, the digital revolution, changes in economic structures, and the increasing complexity of social issues have expanded the function of Maqashid Syariah into a more comprehensive framework for economic and social development.

This transformation demonstrates that economic development is no longer understood simply as a process of increasing output and national income growth, but rather as an effort to create comprehensive prosperity. From the perspective of Maqashid Syariah, prosperity encompasses not only material aspects but also spiritual, intellectual, social, and environmental sustainability. Therefore, development success is measured not only by Gross Domestic Product (GDP) but also by the quality of life of the community, economic equality, access to education, health, and levels of social empowerment.

Research findings show that the Maqashid Sharia approach aligns with the concept of human-centered development developed in modern development theory. The difference lies in the spiritual dimension, which is the

primary foundation of Islamic economics. Humans are positioned not only as economic actors but also as caliphs responsible for managing resources fairly and sustainably. Therefore, economic development based on Maqasid Sharia integrates five main elements: spiritual values, social justice, economic efficiency, environmental sustainability, and technological innovation. In the Indonesian context, this epistemological transformation is evident in the increasing number of Islamic economic policies adopting the Maqasid Syariah approach. The development of the halal industry, strengthening the Islamic financial ecosystem, empowering Sharia-based MSMEs, and the digitalization of zakat and waqf demonstrate that Maqasid Syariah has become a viable development paradigm. This demonstrates that Islamic economics functions not only as an alternative system but also as a development instrument capable of addressing modern economic challenges in a more inclusive and equitable manner.

## **Implementation of the Five Dimensions of Maqashid Syariah in Community Economic Development**

### **1. Hifdz al-Din (Protection of Religion)**

The analysis shows that the Hifdz al-Din dimension plays a crucial role in building the moral and ethical foundations of a society's economy. Religious protection is not only interpreted as freedom to practice worship, but also as an effort to ensure that economic activities are conducted according to the principles of halal (lawful), fairness, transparency, and freedom from harmful practices.

The implementation of Hifdz al-Din in community economic development is realized through the development of the halal industry, halal certification of MSME products, Islamic banking, Islamic insurance, Islamic capital markets, and various Sharia-based digital financial innovations. The rapid growth of the halal industry demonstrates that religious values can be a driving factor in the economy and create new business opportunities for the community.

Furthermore, Islamic economic literacy contributes to increasing public awareness of the importance of Sharia-compliant transactions. The greater the public's understanding of Islamic economic principles, the greater the opportunity for ethical and welfare-oriented economic activities. Thus, Hifdz al-Din serves as a normative foundation that guides economic development, ensuring that it is not solely focused on material gain but also considers moral aspects and social responsibility.

## **2. Hifdz al-Nafs (Protection of the Soul)**

The dimension of Hifdz al-Nafs (the principle of self-reliance) is closely related to the fulfillment of basic human needs, including food, clothing, shelter, health care, and social protection. Research shows that various Islamic economic instruments contribute significantly to protecting the lives of people, particularly the poor and vulnerable.

The productive zakat program is one of the most effective instruments for improving community welfare. Unlike consumptive zakat, which only meets short-term needs, productive zakat is aimed at creating economic independence through the provision of business capital, entrepreneurship training, and business mentoring. Various studies show that recipients of productive zakat experience increased income and a greater chance of escaping the cycle of poverty.

In addition to zakat, the implementation of Hifdz al-Nafs is also reflected in the development of waqf-based healthcare services, community food security programs, and various social protection schemes supported by Islamic financial institutions. These findings demonstrate that economic development based on Maqasid Syariah (the principle of Islamic law) is not only oriented towards economic growth but also towards significantly improving the quality of life of the community.

## **3. Hifdz al-Aql (Protection of Reason)**

Developing the quality of human resources is a crucial factor in sustainable economic development. Research shows that Hifdz al-Aql is a strategic instrument in increasing community productivity through education, training, innovation, and technological mastery.

In the digital economy era, digital and financial literacy skills have become fundamental needs. Communities with access to adequate education and skills tend to be more adaptable to economic changes and are able to capitalize on technology-based business opportunities. Therefore, investment in education not only results in improved intellectual quality but also has a direct impact on economic well-being.

Research findings also indicate that Islamic educational institutions, including Islamic boarding schools (pesantren), are beginning to transform into centers for entrepreneurship development and economic innovation. Islamic boarding school entrepreneur programs, digital business training, and Sharia-based business incubations are examples of the implementation of Hifdz al-Aql in community economic development. Thus, protecting the

mind is not only related to formal education but also encompasses developing human capacity to compete in the modern economy.

#### **4. Hifdz al-Nasl (Protection of Lineage)**

Sustainable development depends heavily on the quality of future generations. Therefore, Hifdz al-Nasl emphasizes the importance of long-term investments in family, children's education, reproductive health, and youth protection.

Research shows that economic development that ignores the quality of the next generation's human resources has the potential to create various social problems, such as structural poverty, low labor productivity, and increasing social inequality. Conversely, investments in maternal and child health, quality education, and stunting prevention have been shown to improve the quality of human capital, which is the foundation of long-term economic development.

From the perspective of Maqasid Syariah, the family is the primary institution in shaping character, work ethics, and a productive economic culture. Therefore, strengthening family resilience is an integral part of a sustainable community economic development strategy.

#### **5. Hifdz al-Mal (Protection of Wealth)**

The Hifdz al-Mal dimension is the aspect most closely related to a society's economic activities. Property protection encompasses guaranteed ownership rights, equitable wealth distribution, access to financing, and productive asset management.

Research shows that the development of Islamic financial institutions has expanded public access to Sharia-compliant financial services. Islamic banks, BPRS (Small-Scale Social Reform Institutions), Islamic cooperatives, and Islamic fintech companies provide more inclusive financing alternatives for the public, particularly micro and small businesses.

Furthermore, the concept of wealth distribution in Islamic economics plays a crucial role in reducing social inequality. Zakat, infaq, sedekah, and waqf serve as redistribution mechanisms that enable economically disadvantaged groups to gain access to productive resources. Thus, Hifdz al-Mal (the principle of wealth) is not only oriented towards protecting individual property but also towards creating economic justice within society.

#### **Institutional and Socio-Commercial Financial Integration Matrix**

The study's findings indicate that the success of economic development based on Maqasid Syariah (Islamic principles) depends heavily on institutional

synergy. Currently, two main groups of institutions play a role in Islamic economic development: commercial financial institutions and social financial institutions.

Commercial financial institutions include Islamic banks, Islamic rural banks (BPRS), Islamic cooperatives, Islamic fintech, and Islamic capital markets, which provide financing and productive investment services. Meanwhile, social financial institutions include zakat, infaq, sedekah, waqf, and other religious social funds, which serve to strengthen social protection for the community.

Research findings show that the integration of the two sectors can produce a greater economic impact than when each operates separately.

**Table 1. Social and Commercial Finance Integration Matrix**

No	Social Instruments	Commercial Instruments	Objective
1	Zakat	Sharia Microfinance	Poverty Alleviation
2	Productive Waqf	Sharia Investment	Economic Empowerment
3	Charity	Sharia MSMEs	Strengthening People's Enterprises
4	Religious Social Fund	Sharia Fintech	Financial Inclusion

Researcher literature synthesis results (2026).

This integration model allows social funds to be used as an instrument for sustainable economic empowerment so that communities not only receive consumer assistance but also gain access to business capital and increased economic capacity.

### **The Empirical Impact of the Implementation of Maqashid Sharia on the Community Economy**

The synthesis of various studies shows that the implementation of Maqasid Sharia has a positive impact on improving community welfare. Productive zakat programs have been shown to increase household income, strengthen micro-enterprises, and create new jobs. In some cases, those who were initially zakat recipients have even become zakat payers.

Productive waqf also makes a significant contribution through the development of hospitals, educational institutions, agricultural land, and commercial properties, providing long-term economic benefits to communities. Furthermore, sharia cooperatives serve as local economic empowerment institutions, increasing access to financing and strengthening village economies.

Another interesting finding is the role of Islamic boarding schools (pesantren) as centers for community economic empowerment. The transformation of Islamic boarding schools from traditional educational institutions to productive economic centers demonstrates that religious institutions can function as agents of development. The development of integrated agriculture, animal husbandry, halal industries, and MSME incubation based on Islamic boarding schools has been proven to improve the welfare of surrounding communities while strengthening the institutions' economic independence.

### **Structural Challenges of Economic Development Based on Maqashid Sharia**

Despite its significant potential, the implementation of economic development based on Maqasid Sharia (Islamic principles) still faces various structural challenges. First, low levels of Islamic economic and financial literacy prevent the public from fully understanding the benefits of Islamic economic instruments. This situation hinders the expansion of Islamic financial inclusion and the productive use of social funds.

Second, institutional fragmentation has resulted in suboptimal coordination between social and commercial financial institutions. Many economic empowerment programs are still run independently, thus underachieving their impact.

Third, unequal access to financing remains a serious problem, particularly for rural communities and MSMEs. The distribution of Islamic financial services, which remains concentrated in urban areas, hinders equitable economic development.

Fourth, the gap in human resource quality is a major challenge in facing the digital economic transformation. Developing an economy based on the Maqasid Syariah (Islamic principles) requires professionals who simultaneously master sharia, economics, technology, and management.

Based on these findings, a strategy is needed to strengthen Islamic economic literacy, integrate socio-commercial institutions, expand access to inclusive financing, and improve the quality of human resources so that the implementation of Maqashid Syariah can have a broader impact on the development of a just, inclusive, and sustainable community economy.

### **KESIMPULAN**

Maqashid Syariah is a development paradigm that is not only oriented towards economic growth but also emphasizes the welfare of humanity as a

whole. The epistemological transformation of Maqashid Syariah shows that this concept has evolved from an Islamic legal instrument into a comprehensive socio-economic development framework. The implementation of the five main dimensions of Maqashid Syariah: Hifdz Din, Hifdz Nafs, Hifdz Aql, Hifdz Nasl, and Hifdz Mal, has proven capable of providing a normative and operational foundation for equitable and sustainable community economic development. The integration of Islamic social finance and Islamic commercial finance produces a more effective economic empowerment model in addressing poverty and social inequality.

The study also shows that digitalization offers significant opportunities for strengthening the Islamic economy through Islamic fintech, the digitalization of zakat and waqf, halal marketplaces, and the use of artificial intelligence in development governance. However, various structural challenges, such as low literacy, institutional fragmentation, and unequal access to financing, still need to be addressed through more integrated policies.

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