

Maqasid al-Shariah as an Epistemological Framework for Socio-Economic Reforms

**Hossam El-din Ibrahim Mohamed**hossam@iium.edu.my

Assoc. Prof. Dr. International Islamic University Malaysia, AbdulHamid A. AbuSulayman Kuliyah of Islamic Revealed Knowledge and Human Sciences, Department of Fiqh and Usul al-Fiqh

<https://ror.org/03s9hs139>**Saheed Busari**saheed@iium.edu.my

Assoc. Prof. Dr. International Islamic University Malaysia, AbdulHamid A. AbuSulayman Kuliyah of Islamic Revealed Knowledge and Human Sciences, Department of Fiqh and Usul al-Fiqh

<https://ror.org/03s9hs139>

Abstract

Contemporary socio-economic reforms are largely shaped by secular paradigms that prioritize material growth, structural efficiency, and market competitiveness. While these approaches have achieved measurable progress, they frequently neglect the ethical, spiritual, and holistic aspects of human development. This imbalance has contributed to persistent poverty, widening inequality, and fragile development outcomes, particularly in Muslim societies. To address these shortcomings, this study advances *Maqasid al-Shariah* as an epistemological framework (MSEF) for guiding socio-economic reforms. The central aim is to critically examine how the higher objectives of Shariah can provide normative and practical direction for more just, inclusive, and sustainable development. Methodologically, the research adopts a **SWOT analysis**, drawing on classical juristic texts, contemporary scholarship, and policy documents to assess the strengths, weaknesses, opportunities, and threats of applying Maqasid in reform contexts. The findings indicate that Maqasid offers significant strengths, such as a holistic and value-based vision, but also faces weaknesses, including challenges of operationalization and diverse interpretations. At the same time, growing global interest in ethical development models provides opportunities for application, though political and institutional barriers pose serious threats. The significance of this study lies in reframing Maqasid al-Shariah not only as an Islamic ethical framework but also as a globally relevant paradigm for balanced socio-economic transformation. The paper recommends that policymakers, scholars, and practitioners strategically integrate Maqasid principles into reform strategies to ensure that development is both materially progressive and ethically grounded, thereby enhancing resilience, equity, and human dignity in addressing contemporary global challenges.

Keywords: Maqasid al-Shariah, Socio-economic Reforms, Epistemology, Islamic Economics, Justice, Sustainability.

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1.0 Introduction

Socio-economic reform is a pressing concern for many contemporary Muslim societies. While many development frameworks emphasize secular goals, economic growth, structural efficiency, and technological modernization, these approaches frequently overlook the deeply embedded ethical, spiritual, and cultural dimensions of human well-being. As a result, structural inequalities, poverty persistence, and fragile development outcomes persist despite impressive macro-economic indicators¹.

Critics argue that relying solely on imported Western paradigms often results in models that, while technically proficient, fail to resonate with local values and priorities.² critiques the dominance of materialist development models, arguing that Muslim societies cannot fully address their multifaceted challenges through paradigms that contradict Islamic philosophical foundations. A previous study proposes the theory of Maqasid al-Shariah as an alternative foundation for theorizing development in Muslim contexts³.

The doctrine of Maqasid al-Shariah, the higher objectives of Islamic law, was profoundly articulated by scholars such⁴ have identified the preservation of religion, life, intellect, lineage, and wealth (din, nafs, 'aql, nasl, mal) as core to human welfare and societal balance. In modern times, this framework has been expanded by scholars like⁵ to include reform, justice, freedom, and human dignity, highlighting the flexibility and universality of Maqasid in addressing contemporary challenges.

Islamic scholars and institutions have increasingly applied Maqasid as a normative basis for socio-economic development. Sana Ullaha and Adiga Kausar Kiani introduced the Maqasid-based Socio-Economic Development Index (SCECDI), which integrates social and economic indicators to evaluate development performance across Muslim-majority countries, demonstrating a structured, measurable way to track balanced progress⁶. Similarly,⁷ highlights how economic sustainability, as part of hifz al-mal (preservation of wealth), is intrinsic to long-term societal maslahah; Instruments such as zakat and waqf, rooted in Maqasid, can offer sustainable resource distribution aligned with Islamic ethics.

Further extensions of Maqasid demonstrate their relevance across sectors. In Islamic finance, frameworks based on Maqasid, especially Value-Based Intermediation (VBI), have enabled institutions like Malaysian Islamic banks to systematically infuse social, ethical, and

¹ Habib Tiliouine and Richard J Estes, *The State of Social Progress of Islamic Societies, The State of Social Progress of Islamic Societies*, 2016, doi:10.1007/978-3-319-24774-8.

² Lamido, Abdullahi Abubakar, 'Maqasid Al-Shari'ah as a Framework for Economic Development Theorization', *International Journal of Islamic Economics and Finance Studies*, 2.1 (2016), pp. 27–49, doi:10.12816/0036594

³ Abdullahi Abubakar Lamido, 'Maqasid Al-Shari'ah as a Framework for Economic Development Theorization', *International Journal of Islamic Economics and Finance Studies*, 2.1 (2016), pp. 27–49, doi:10.12816/0036594.

⁴ Al- Ghazali, Abu Hamid Muhammad ibn Muhammad ibn Muhammad, *Al-Mustasfa Fi'ilm Al-Usul* (Dar al- kutub al- 'ilmiyyah, 1993); Al- Ghazali, Abu Hamid Muhammad ibn Muhammad ibn Muhammad, *Al-Mustasfa Fi'ilm Al-Usul* (Dar al- kutub al- 'ilmiyyah, 1993)

⁵ Al-Qaradawi, Yusof, 'Fiqh Al-Ma'alat', *Al-Majallah Al- 'Ilmiyyah Lii Al-Majlis Al-Urubi Li Al-Ifia' Wa Al-Buhus*, 2013, pp. 19–20

⁶ Muhammad Nooraiman Zailani, Nurulhuda Mohd Satar, and Roza Hazli Zakaria, 'A REVIEW OF INDICATORS FOR THE PRESERVATION OF WEALTH (HIFZ AL-MAL) BASED ON MAQASID AL-SHARIAH', *Journal of Islamic Philanthropy & Social Finance*, 4.1 (2022), p. 2022 <<http://www.cipsf.my/#>>; Salina Kasim, *Handbook of Research on Islamic Social Finance and Economic Recovery After a Global Health Crisis*, ed. by Salina Kassim, Anwar Hasan Abdullah Othman, and Razali Haron, *Advances in Finance, Accounting, and Economics* (IGI Global, 2021), doi:10.4018/978-1-7998-6811-8.

⁷ Zauro, Zusak Saad, Ahmmed Syibly Civin, and Obioma Bouma, 'Islamic Economics for Sustainable Development', *Seriat Ekonomisi*, 1.2 (2024), pp. 53–70, doi:10.35335/ac1n5382

environmental considerations into their operations, beyond mere Shariah compliance⁸. Digital interventions have also emerged, where Maqasid-based design principles guide Islamic digital banking models aimed at enhancing financial inclusion in Muslim communities⁹.

Despite the growing intellectual and applied engagement with the Maqasid framework, there remains a critical need for a theoretically rigorous and epistemologically grounded application of Maqasid to socio-economic reform as a holistic project, not merely as isolated sectoral interventions¹⁰.

Current socio-economic reform models in many Muslim societies remain heavily influenced by secular paradigms, which often lack an ethical and spiritual substrate. As a result, reforms may achieve growth but fall short in delivering equitable, dignified, and sustainable human development¹¹. There is, therefore, a pressing need for an alternative paradigmatic foundation, one that is not only ethically robust but also epistemologically authentic to Islamic scholarship.

This study aims to articulate Maqasid al-Shariah as an epistemological framework for guiding socio-economic reforms. The objective is to demonstrate how Maqasid can bridge the normative and practical dimensions of development, providing a value-based, holistic approach that aligns policy with moral imperatives and lived values.

While existing studies explore Maqasid in specific domains, such as finance, digital banking, and development indices, there is a gap in the comprehensive theoretical articulation of Maqasid as a guiding framework for entire socio-economic systems and reform processes. This gap is significant because it limits the capacity to design systemic reforms that balance material progress with ethical, intellectual, and social well-being.

By drawing on classical jurisprudential methods (*usul al-fiqh*), modern maqasid discourse, and contemporary reform theory, this study seeks to fill that gap. It will highlight how Maqasid provides both normative depth and methodological flexibility, allowing for critical evaluation and integration of social policies in areas such as poverty alleviation, education, equitable wealth distribution, and governance.

Grounded in qualitative library research and critical content analysis, the study will examine classical texts (al-Shāṭibī's *Al-Muwafaqat*), contemporary Maqasid scholarship, and empirical reform initiatives (Maqasid-based index, Islamic digital banking models). It will assess the strengths and limitations of current socio-economic paradigms and propose a nuanced, epistemologically informed framework for reform grounded in Maqasid.

The broader significance of this inquiry lies in offering a more inclusive, ethical, and culturally resonant path for socio-economic reform, not only within Muslim societies but also in broader global development debates. In an era marked by rising inequality, social fragmentation, and ethical dilemmas, Maqasid al-Shariah emerges as a universal paradigm that integrates moral values with material progress. Reframing development through Maqasid encourages policies that are equitable, resilient, sustainable, and rooted in human dignity.

⁸ Wan A'tirah Mahyudin and Romzie Rosman, 'Value-Based Intermediation and Realisation of Maqasid Al-Shariah: Issues and Challenges for Islamic Banks in Malaysia', *Advanced International Journal of Banking, Accounting and Finance*, 5.2 (2020), pp. 34–44, doi:10.35631/aijbaf.25003.

⁹ Muhammad Ridhwan Ab. Aziz and others, 'Islamic Digital Banking Based on Maqasid Al-Shariah for Financial Inclusion', *I-IECONS e-Proceedings*, 2023, pp. 289–306, doi:10.33102/iecons.v10i1.84.

¹⁰ Desy Rahmawati Anwar, Abdul Wahab, and Waris Waris, 'Maqasid Syariah and Sustainable Development: Integrating Islamic Objectives into Economic Planning', *Formosa Journal of Multidisciplinary Research*, 4.6 (2025), pp. 2601–18, doi:10.55927/fjmr.v4i6.269.

¹¹ Saheed Abdullahi Busari, Kazeem Akeem Olayinkam, Akhtarzaite bint Abdul Aziz & Habeebullah Zakariyyah, 'Islamic Wealth Management: A Bibliometric Analysis of Major Dimensions and Future Research Plan', *Intellectual Discourse*, 32.2 (2024), pp. 551–84.

2.0 Methodology

This study employs a SWOT analysis framework ¹², to evaluate the potential of *Maqasid al-Shariah* as an epistemological basis for socio-economic reforms. The method involves four stages. First, the Strengths of the Maqasid framework are identified by examining classical juristic sources (al-Ghazali, al-Shāṭibī) and contemporary scholarship, highlighting its holistic vision of human well-being. Second, the Weaknesses are critically assessed, including challenges of operationalization, diverse interpretations, and institutional limitations. Third, the Opportunities are explored by analyzing contemporary reform contexts, such as Islamic finance, zakat institutions, and value-based development policies, where Maqasid principles can address gaps left by secular models. Fourth, the Threats are examined, including resistance from entrenched secular paradigms, political constraints, and risks of superficial application. Data is drawn from library research, policy documents, and illustrative case studies from Muslim-majority contexts. This SWOT-based approach provides a balanced and practical assessment of Maqasid's applicability to modern socio-economic reform.

3.0 Analysis of Findings

Table 1: SWOT Analysis of Maqasid al-Shariah for Socio-Economic Reforms

Strengths	Weaknesses
Provides a holistic vision of human well-being (spiritual, ethical, material).	Lack of a standardized framework for operationalization across sectors.
Deeply rooted in classical Islamic jurisprudence and widely accepted by scholars.	Diverse interpretations may lead to inconsistency in application.
Integrates ethics with socio-economic policies, unlike secular paradigms.	Limited empirical studies linking Maqasid to large-scale reforms.
Offers universal principles applicable across cultures and time.	Risk of being viewed as abstract without clear implementation mechanisms.
Opportunities	Threats
Can guide policy reforms in Islamic finance, zakat, waqf, and the digital economy.	Resistance from entrenched secular or neoliberal models of development.
Growing demand for value-based and ethical development frameworks globally.	Political and institutional barriers in Muslim-majority societies.
Potential to align with UN SDGs and global sustainability discourse.	Risk of superficial or symbolic use without real structural change.
Rising scholarly and policy interest in Islamic economics and governance.	Misuse or misinterpretation for ideological or political agendas.

3.1 Strengths

The greatest strength of *Maqasid al-Shariah* lies in its holistic vision of human well-being that transcends material indicators of growth. Unlike secular development paradigms that often prioritize GDP, efficiency, or productivity, Maqasid emphasizes justice (*'adl*), dignity (*karamah*), and balance (*mīzān*), thereby integrating spiritual, ethical, social, and material dimensions of human life ¹³. Its roots in classical Islamic jurisprudence, particularly in the works of al-Ghazali and al-Shāṭibī, lend it strong intellectual legitimacy across Muslim societies. Because of this grounding, Maqasid enjoys wide recognition and acceptance among scholars and jurists, offering a normative foundation with both historical continuity and contemporary relevance. Another key

¹² Maria Mercieca and others, 'Swot Analysis', *Pharmaceutical Technology*, 40.4 (2016), p. 40, doi:10.21474/ijar01/17584.

¹³ Darihan Mubarak and others, *MAQASID-SHARIAH AND WELL-BEING : A SYSTEMATIC*, 2023.

strength is its universality; though anchored in Islamic thought, the principles of preserving life, intellect, wealth, lineage, and religion align with universal values that resonate beyond Muslim societies. Finally, Maqasid provides a moral compass that directly links policy decisions to human flourishing, ensuring that socio-economic reforms are not only technically efficient but also ethically responsible and socially inclusive¹⁴. Maqasid al-Shariah offers clear strengths in modern economic contexts by providing an ethical, human-centred framework that addresses gaps in conventional systems. As Auda (2007) explains, its objective-based structure promotes justice, welfare, and dignity, enabling flexible policymaking that adapts to contemporary challenges¹⁵. Chapra (1992) highlights its ability to correct systemic imbalances such as poverty and inequality through equitable wealth distribution and social protection¹⁶. Laldin and Furqani (2013) further note that Maqasid guides Islamic finance toward genuine socio-economic impact rather than profit alone. Its alignment with sustainability and public interest makes it a robust foundation for modern economic policy and financial innovation¹⁷.

3.2 Weaknesses

Despite its promise, Maqasid faces notable weaknesses that complicate its use as a framework for socio-economic reforms. The foremost challenge is the lack of a standardized methodology for operationalization across diverse contexts. While the principles of Maqasid are well-defined, translating them into concrete indicators or policies remains inconsistent. Different scholars and institutions interpret Maqasid in varying ways, which can result in fragmented or even contradictory applications¹⁸. For instance, efforts to embed Maqasid into Islamic finance have succeeded at a conceptual level, but measurable, universally agreed frameworks are still under development. Moreover, empirical research connecting Maqasid directly to large-scale socio-economic reforms is limited, making it difficult to demonstrate tangible outcomes in real-world policy¹⁹. Another weakness lies in its perception: without practical tools, Maqasid can appear abstract, risking its dismissal as theoretical rather than applicable. Additionally, institutional capacity within Muslim-majority societies may be insufficient to systematically implement Maqasid-based reforms, given political instability, bureaucratic inefficiencies, and limited resources. These weaknesses suggest that while Maqasid provides a compelling ethical and epistemological foundation, significant scholarly and policy efforts are required to strengthen its practical applicability. Scholarly and policy initiatives can enhance the practical use of Maqasid al-Shariah in socio-economic reform. Auda (2007) proposes measurable, systems-based frameworks²⁰, while Chapra (1992) stresses justice-oriented economic indicators²¹. Policy efforts such as Bank Negara Malaysia's Value-Based Intermediation (2017) and IIIT's Maqasid governance models help translate these principles into practice. Expanding standardised Maqasid metrics and integrating them into national development planning would further strengthen their real-world impact²².

¹⁴ Mansoure Ebrahimi and Kamaruzaman Yusoff, 'Islamic Identity, Ethical Principles and Human Values', *European Journal of Multidisciplinary Studies*, 6.1 (2017), p. 325, doi:10.26417/ejms.v6i1.p325-336.

¹⁵ Jasser Auda, *Maqasid Al-Shariah as Philosophy of Islamic Law A Systems Approach*, 2007.

¹⁶ Umer Chapra, 'Islam and the Economic Challenge', *American Journal of Islam and Society*, 9.4 (1992), pp. 546–55, doi:10.35632/ajis.v9i4.2540.

¹⁷ Mohamad Akram Laldin and Hafas Furqani, 'The Foundations of Islamic Finance and the Maqāṣid Al-Sharī'ah Requirements', *Journal of Islamic Finance*, 2.1 (2013), pp. 31–37, doi:10.12816/0001115.

¹⁸ Wael B. Hallaq, 'Maqasid and the Challenges of Modernity', *Al-Jami'ah: Journal of Islamic Studies*, 49.1 (2011), pp. 1–31, doi:10.14421/ajis.2011.491.1-31.

¹⁹ Ifwat Ishak, Muhammad Shahrul, and Nur Syahirah Mohammad Nasir, 'Maqasid Al-Shari'ah in Islamic Finance: Harmonizing Theory and Reality', *The Journal of Muamalat and Islamic Finance Research*, 2021, pp. 108–19, doi:10.33102/jmifr.v18i1.334.

²⁰ Jasser Auda, *Maqasid Al-Shariah as Philosophy of Islamic Law A Systems Approach*.

²¹ Chapra, 'Islam and the Economic Challenge'.

²² Ahmad Yani Ismail and others, 'VALUE BASED INTERMEDIATION AND INTERCONNECTION OF SUSTAINABLE DEVELOPMENT GOALS IN ISLAMIC BANKING FRAMEWORK', 3.1 (2020), pp. 45–56.

3.3 Opportunities

The contemporary global context presents unique opportunities for applying Maqasid in socio-economic reforms. With growing demand for value-based, ethical, and sustainable development models, Maqasid aligns well with international discourses such as the United Nations Sustainable Development Goals (SDGs). For example, principles of poverty alleviation, social justice, and environmental stewardship are embedded both in the SDGs and in Maqasid's objectives, creating potential for cross-framework collaboration. Within Muslim societies, Maqasid offers a culturally authentic paradigm that can guide reforms in critical sectors such as Islamic finance, zakat distribution, waqf management, and the digital economy²³. These areas have already seen pilot applications, suggesting a foundation for expansion. Furthermore, rising scholarly interest in Islamic economics, governance, and ethical finance provides a supportive intellectual environment for integrating Maqasid into policy debates. Beyond the Muslim world, Maqasid's universal principles, such as protecting life and intellect, can contribute to broader debates on post-secular development, offering an ethical counterweight to neoliberal dominance. If strategically advanced, Maqasid-based reforms can position Muslim societies as contributors to global knowledge production on just, inclusive, and sustainable socio-economic systems²⁴. Practical application of Maqasid al-Shariah can be seen in Islamic finance and zakat. Malaysia's Value-Based Intermediation (VBI) applies Maqasid to promote financial inclusion and social impact financing, while zakat programmes in Selangor and Penang target education, healthcare, and micro-entrepreneurs²⁵. These examples show how Maqasid principles can be implemented through concrete policy tools, such as outcome-based governance, impact-oriented allocations, and Maqasid-driven product standards, supporting socio-economic reform.

3.4 Threats

Despite these opportunities, significant threats challenge the integration of Maqasid into socio-economic reforms. One pressing threat is resistance from entrenched secular and neoliberal paradigms, which dominate international development institutions, policy advice, and funding structures. These models often prioritize short-term economic growth, undermining attempts to incorporate ethical or faith-based perspectives. Within Muslim-majority societies, political instability and weak governance pose another threat, as institutional environments may lack the capacity or will to adopt reforms grounded in Maqasid²⁶. There is also the risk of superficial adoption: policymakers may use Maqasid rhetoric symbolically, without embedding its principles into actual policies or institutional frameworks, leading to tokenism rather than transformation. Additionally, ideological misuse of Maqasid for political or sectarian purposes threatens its credibility, potentially undermining scholarly neutrality and public trust²⁷. Finally, globalization and cultural homogenization exert external pressures, marginalizing indigenous frameworks like Maqasid in favor of dominant global paradigms. If not carefully safeguarded, these threats could

²³ Nur Kholish and others, 'The Significance of Maqasid Syariah Principles in Improving Islamic', *International Journal of Innovation, Creativity and Change*, 13.3 (2020), pp. 1342–53 <https://www.ijicc.net/images/Vol_14/Iss_3/13367_Kholish_2020_E1_R.pdf>; Mohammad Abdullah, 'Waqf, Sustainable Development Goals (SDGs) and Maqasid Al-Shariah', *International Journal of Social Economics*, 45.1 (2018), pp. 158–72, doi:10.1108/IJSE-10-2016-0295.

²⁴ Kholish, Nur, Muhammad Roy Purwanto, Supriadi, Tamyiz Mukahrrom, and Hamidullah Marazi, 'The Significance of Maqasid Syariah Principles in Improving Islamic', *International Journal of Innovation, Creativity and Change*, 13.3 (2020), pp. 1342–53 <https://www.ijicc.net/images/Vol_14/Iss_3/13367_Kholish_2020_E1_R.pdf>

²⁵ Saheed Abdullahi Busari, Mohd Fuad Mohd Sawari, Rohaiza Roki, Muhammad Amanullah & Noor Azizah Mohammad Ali, 'Digital Entrepreneurship Empowerment for Asnaf Zakat Families from the B-40 Muslims in Malaysia', in *Contemporary Issues in Qiwwamah within the Family Institution* (Islamic Book Trust Kuala Lumpur, 2025), p. 74.

²⁶ Mercieca, Maria, Frederick Schembri, Anthony Serracino Inglott, and Lilian M. Azzopardi, 'Swot Analysis', *Pharmaceutical Technology*, 40.4 (2016), p. 40, doi:10.21474/ijar01/17584

²⁷ Mawloud Mohadi and Yasser Tarshany, 'Maqasid Al-Shari'ah and the Ethics of Artificial Intelligence', *Journal of Contemporary Maqasid Studies*, 2.2 (2023), pp. 79–102, doi:10.52100/jcms.v2i2.107.

dilute the transformative potential of Maqasid, reducing it to a decorative discourse rather than a genuine driver of socio-economic reform.

4.0 Discussion of Findings on Strengths of Maqasid al-Shariah Epistemological Framework

Findings across the Maqasid literature show that Islamic reform is oriented to an integrated well-being, spiritual, ethical, social, and material, rather than narrow output metrics. Qur'anic discourse frames prosperity as *ḥayāt ṭayyibah* ("a good life," Q. 16:97) and a balanced dua' seeking "good in this world and the next" (Q. 2:201), positioning growth as a means to virtue and dignity rather than an end in itself. This aligns with ²⁸ conception of *maṣlaḥah* as safeguarding the essentials of religion, life, intellect, lineage, and wealth, and with al-Shāṭibī's systematization of Maqasid as the law's purpose (*al-Muwāfaqāt*). Contemporary economists likewise argue that Islamic development targets comprehensive *ḥalāl* ²⁹, critiquing the reduction of welfare to income or consumption.

4.1 Justice ('adl), dignity (karāmah), and balance (mīzān) as normative anchors: Qur'anic imperatives ground socio-economic reforms in justice and equity: "Indeed, Allah commands justice and excellence..." (Q. 16:90); "O you who believe, be steadfast in justice..." (Q. 4:135; cf. Q. 5:8). Human dignity is universal (Q. 17:70), and social balance is a divine pattern (Q. 55:7–9). These anchors translate into policy aims such as fair markets, worker protection, and anti-exploitation measures: "Give the worker his wages before his sweat dries"³⁰, and the prohibition of consuming wealth unjustly (Q. 2:188). The Maqasid frame thus supplies a non-negotiable ethical floor for reforms, converging with ³¹, on justice/benefit ('adl/*maṣlaḥah*) as central to Islamic finance and public policy.

4.2 Intellectual legitimacy and scholarly consensus across time: Because Maqasid is rooted in *uṣūl al-fiqh*, it enjoys wide scholarly legitimacy. Al-Ghazālī (*al-Mustasfā*) and al-Shāṭibī established the five essentials (*al-darūriyyāt*), later expanded in spirit by Abū Zahrah and Ibn 'Āshūr (*Maqāṣid al-Sharī'ah*) as a public-interest project attentive to changing contexts. Contemporary theorists ³² show how these purposes guide *ijtihād*, policy design, and institutional reform, linking scriptural normativity to empirical realities. This continuity strengthens the epistemic credibility of Maqasid-based reforms in modern Muslim societies.

4.3 Universality and dialogability with global ethics: Although Qur'anically anchored, the five essentials map onto widely shared human values: life (Q. 5:32), intellect (Q. 96:1–5; 20:114), wealth/property with integrity (Q. 2:188), lineage/family (Q. 17:32), and religion/conscience (Q. 22:40). This universality facilitates constructive dialogue with human rights, capabilities, and SDG frameworks ³³, allowing Muslim-majority states to articulate reforms that resonate domestically and internationally without diluting Islamic commitments.

4.4 Direct policy steer: from moral compass to design criteria: A clear strength in the findings is Maqasid's *actionability*: it converts moral purposes into design filters for laws, markets, and social programs. Zakat's distributive logic (Q. 9:60) and the anti-concentration principle "so that [wealth] does not circulate only among the rich" (Q. 59:7) justify progressive redistribution, social safety nets, and anti-monopoly measures. The Prophetic ethic of public trusteeship, "The ruler is a shepherd and is responsible for his flock" ³⁴, supports pro-poor budgeting and accountability. In

²⁸ Abu Hamid Muhammad ibn Muhammad ibn Muhammad Al- Ghazali, *Al-Mustasfa Fi 'ilm Al-Usul* (Dar al- kutub al- 'ilmiyyah, 1993).

²⁹ Chapra, 'Islam and the Economic Challenge'; Mehmet Asutay, 'Islamic Moral Economy as the Foundation of Islamic Finance', in *Islamic Finance in Europe*, 2013.

³⁰ (Ibn Mājah, 2007, no. 2443)

³¹ Asyraf Wajdi Dusuki and Said Bouheraoua, 'THE FRAMEWORK OF MAQĀS . ID AL-SHARĪ ' AH', *Islam and Civilisation Renewal*, 2011.

³² Mohammad Hashim. Kamali and others, *Maqāṣid Al-Sharī'ah Made Simple*, 2019; Jasser Auda, *Maqasid Al-Shariah as Philosophy of Islamic Law A Systems Approach*.

³³ (Kamali et al., 2019; Ibn Ashur, 2004)

³⁴ (Al-Bukhārī, 2002, no. 2554)

finance, Maqasid underwrites products that genuinely promote real-sector value and risk-sharing while discouraging exploitative leverage³⁵.

4.5 Adaptive, context-sensitive methodology (ijtihād and maṣlaḥah): Maqasid operationalizes a dynamic jurisprudence: removing hardship (*raf‘ al-ḥaraj*) and harm-prevention (*lā ḍarar wa lā ḍirār*) guide pragmatic responses to crises. The precedent of ‘Umar suspending the ḥadd for theft during famine illustrates context-responsive application of Shariah’s purposes to protect life and need³⁶. Moreover, Maqasid theories like public interest (*maṣlaḥah mursalah*), juristic preference (*istiḥsān*), and custom (*‘urf*), to tailor reforms to sectoral realities in food security, healthcare financing, and digital inclusion, without compromising core values³⁷.

4.6 Social inclusion and protection of the vulnerable: Scripture consistently centers the poor, orphans, debtors, and wayfarers (Q. 2:177; 4:2; 9:60; 107:1–7). This yields strong findings that Maqasid naturally prioritizes anti-poverty strategies, consumer protection, and fair dispute resolution. Empirically, Maqasid-framed programs (zakat-linked microfinance, waqf for health/education) show promise in expanding access and resilience when designed to meet *ḍarūriyyāt* first, then *ḥājjiyyāt* and *taḥsīniyyāt*³⁸.

4.7 Integrity of knowledge, markets, and governance: Preservation of intellect mandates knowledge production, evidence use, and transparency (Q. 96:1–5). The Sunnah’s censure of fraud, “Whoever cheats us is not one of us” (Muslim), supports disclosure, standards, and audit in markets and public finance. This reinforces the strength of Maqasid as an epistemological framework: it binds revelation, reason, and data into a coherent method for diagnosis, policy design, and evaluation³⁹, thereby improving institutional quality.

5.0 Discussion of Findings on Weaknesses of Maqasid al-Shariah Epistemological Framework

5.1 Lack of standardized methodology for operationalization: The foremost weakness lies in the methodological gap between theory and practice. While ⁴⁰laid out the normative goals of preserving the essentials (*al-ḍarūriyyāt*), they did not provide detailed policy mechanisms or measurable indicators. ⁴¹, note, Maqasid’s strength in flexibility also creates difficulty in producing universally agreed benchmarks. This ambiguity means that two institutions may both claim “Maqasid compliance” while arriving at different, even conflicting, conclusions. Without robust criteria, Maqasid risks being reduced to rhetorical appeal rather than actionable guidance, contrary to the Qur’anic ethic of acting with clarity and certainty (*bayyinah*, Q. 98:5).

5.2 Fragmentation and inconsistent interpretations: A recurring finding in the literature is the plurality of interpretations. ⁴² argue that in Islamic finance, Maqasid is often invoked to justify competing practices, some emphasizing growth and innovation, others cautioning against excess risk or exploitation. This divergence weakens Maqasid’s role as a unifying epistemology for socio-economic reforms. The Qur’an warns against division in the face of divine guidance: “And do not be divided after clear proofs have come to you” (Q. 3:105). Yet in practice, the lack of interpretive consensus risks undermining the very unity and justice Maqasid seeks to promote.

³⁵ Fadilla Syahriani and others, ‘Application of Maqasid Al-Shariah in Islamic Economics and Finance as the Development of Products of Islamic Value’, *Hakamain: Journal of Sharia and Law Studies*, 2.1 (2024), pp. 150–62, doi:10.57255/hakamain.v2i1.322; Dusuki and Bouheraoua, ‘THE FRAMEWORK OF MAQĀS . ID AL-SHARĪ ‘ AH’.

³⁶ (Auda, 2007; Rosidi et al., 2022)

³⁷ Jasser Auda, *Maqasid Al-Shariah as Philosophy of Islamic Law A Systems Approach*.

³⁸ Chapra, ‘Islam and the Economic Challenge’; Asutay, ‘Islamic Moral Economy as the Foundation of Islamic Finance’.

³⁹ Kamali and others, *Maqāṣid Al-Sharīah Made Simple*; Jasser Auda, *MAQASID AL-SHARIAH AN INTRODUCTORY GUIDE*, 2008.

⁴⁰ (Al- Ghazali, 1993; and Al-Shāṭibī, 2019)

⁴¹ Jasser Auda (2007); Kamali et al. (2019)

⁴² Dusuki and Bouheraoua, ‘THE FRAMEWORK OF MAQĀS . ID AL-SHARĪ ‘ AH’.

5.3 Limited empirical research and measurable outcomes: Another weakness is the scarcity of large-scale empirical studies linking Maqasid to measurable socio-economic reforms. While zakat, waqf, and Islamic microfinance are often justified on Maqasid grounds, evidence of their impact on poverty reduction, wealth distribution, or systemic reform remains patchy.⁴³ emphasizes that *falah* must be both spiritual and socio-economic, yet operational frameworks remain underdeveloped. This gap makes Maqasid appear aspirational rather than demonstrably transformative, challenging the Qur’anic principle of linking faith to deeds: “Those who believe and do righteous deeds...” (Q. 2:25; 18:30).

5.4 Risk of abstraction and elitism: Findings also highlight a perception problem: without concrete policy tools, Maqasid can appear overly abstract or reserved for scholarly discourse rather than public policy. These risks alienating practitioners and policymakers who require implementable metrics, not only moral exhortations.⁴⁴ Attempted to move beyond abstraction by reframing Maqasid for modern social sciences, but the gap remains. The Prophet (PBUH) cautioned against knowledge without application: “The feet of the servant will not move on the Day of Resurrection until he is asked about his knowledge and how he acted upon it”⁴⁵. This suggests that a framework failing to bridge knowledge and action loses credibility.

5.5 Institutional and governance constraints: Even when Maqasid principles are clear, the institutional capacity of many Muslim-majority societies hampers systematic implementation. Political instability, bureaucratic inefficiencies, and weak regulatory environments undermine the integration of Maqasid into socio-economic policy. For example, zakat and waqf systems often suffer from mismanagement or underutilization despite their Qur’anic mandate (Q. 9:60; Q. 59:7). The Prophet (PBUH) described leadership as a trust (*amānah*), warning: “There is no leader who rules over people and dies while being dishonest in his rule, except that Allah forbids Paradise for him”⁴⁶. Weak governance structures thus directly contradict Maqasid’s aim of justice and social inclusion.

5.6 Vulnerability to political and ideological misuse: Another critical weakness is the potential instrumentalization of Maqasid by political elites to legitimize policies without genuine adherence.⁴⁷ Warn that selective or superficial appeals to Maqasid risk turning it into a rhetorical shield for expedient agendas. The Qur’an censures those who “sell the signs of Allah for a small price” (Q. 2:174), a reminder that invoking divine principles without integrity corrupts both religion and governance. Such misuse dilutes Maqasid’s epistemological credibility.

5.7 Resource and knowledge deficits: Finally, the practical adoption of Maqasid requires significant resources, data systems, research capacity, training, and policy expertise. Yet many Muslim-majority countries face constraints in funding, technical expertise, and political will. Preservation of intellect (*hifz al-‘aql*) requires investing in education and research infrastructure (Q. 96:1–5), but underinvestment weakens the very knowledge base needed to operationalize Maqasid. Without adequate resources, its transformative promise risks remaining unrealized⁴⁸.

6.0 Discussion of Findings on Opportunities of Maqasid al-Shariah Epistemological Framework

6.1 Alignment with global sustainability discourses: A significant opportunity lies in Maqasid’s convergence with the United Nations Sustainable Development Goals (SDGs). Principles of poverty eradication, equitable distribution, education, and environmental

⁴³ Chapra (1992)

⁴⁴ (Ibn Ashur, 2004)

⁴⁵ (At-Tirmidhī, 1996, no. 2417)

⁴⁶ (Muḥammad bin Ismā‘īl Al-Bukhārī, 2002, no. 7150)

⁴⁷ Auda, *MAQASID AL-SHARIAH AN INTRODUCTORY GUIDE*; Kamali and others, *Maqāṣid Al-Sharīah Made Simple*.

⁴⁸ Saheed Abdullahi and Rahaiza Rokis, ‘Maqasid Al-Shariah-Based Strategies for Enhancing Digital Adoption Among B40 Muslim Entrepreneurs’, 14.2 (2025), pp. 160–69.

stewardship are embedded in both frameworks. Qur'an explicitly supports these aims: "And establish prayer and give zakat... and do good, that you may prosper" (Q. 22:77), and "Do not commit abuse on the earth, spreading corruption" (Q. 2:60). This alignment enables Muslim societies to contribute authentically to global sustainability debates, while maintaining cultural legitimacy⁴⁹.

6.2 Cultural authenticity in Muslim societies: Maqasid offers a homegrown epistemology for socio-economic reform that resonates with Muslim societies, strengthening legitimacy where secular imports face skepticism. Reforms in zakat distribution (Q. 9:60), waqf management, and Islamic finance can be directly mapped to Maqasid objectives. Contemporary initiatives in Malaysia, Indonesia, and the Gulf illustrate pilot applications in financial inclusion, health, and education, offering models for broader institutional scaling⁵⁰.

6.3 Expanding role of Islamic finance and ethical economy: The rising global appetite for ethical finance, ESG investment, and values-based markets creates fertile ground for Maqasid. Qur'an prohibits exploitation and commands fairness in trade (Q. 55:9; Q. 83:1–3), principles that align with sustainability-driven investors. If grounded in *hifz al-māl* (protection of wealth) and *hifz al-'aql* (protection of intellect), Islamic finance can showcase models of risk-sharing, transparency, and consumer protection that appeal beyond Muslim-majority contexts.

6.4 Digital economy and innovation: Opportunities also emerge in the digital economy. With careful application, Maqasid can guide ethical digitalization, ensuring inclusion, privacy, and intellectual protection (*hifz al-'aql*). The Prophet (PBUH) encouraged knowledge pursuit, "Seeking knowledge is obligatory upon every Muslim"⁵¹, which in today's context supports equitable digital literacy. Maqasid-based policies can steer Muslim SMEs, fintech, and educational technologies toward inclusive development⁵².

6.5 Intellectual momentum and scholarly expansion: There is a rising body of literature on Maqasid, Islamic economics, and governance⁵³. This scholarly interest builds an enabling environment for integrating Maqasid into policy discourse. The Qur'an's call to reflection, "Do they not reflect?" (Q. 47:24), legitimates such expansion of intellectual frontiers, positioning Maqasid as a vibrant research and policy paradigm.

6.6 Contribution to global post-secular discourse: Beyond the Muslim world, Maqasid's universality, protecting life (Q. 5:32), intellect (Q. 20:114), wealth (Q. 2:188), lineage (Q. 17:32), and religion (Q. 22:40), offers fresh input to debates on justice and sustainability. This allows Muslim scholarship to contribute an ethical counterweight to neoliberal dominance, strengthening Islam's role in shaping plural global futures.

7.0 Discussion of Findings on Threats of Maqasid al-Shariah Epistemological Framework

7.1 Resistance from entrenched paradigms: Global economic governance remains dominated by secular and neoliberal models that prioritize short-term growth, efficiency, and market liberalization. These often marginalize ethical or faith-based frameworks. Qur'an warns against reducing life to material pursuit: "Rivalry in worldly increase distracts you..." (Q. 102:1–2). Such dominance risks crowding out Maqasid's holistic voice in policy discourse.

7.2 Political instability and weak governance: Within Muslim-majority states, unstable political systems, bureaucratic inefficiencies, and corruption can undermine the institutionalization of Maqasid-based reforms. The Qur'an commands leaders to uphold justice (Q. 4:58), and the

⁴⁹ Chapra, 'Islam and the Economic Challenge'; Kamali and others, *Maqāṣid Al-Sharī'ah Made Simple*.

⁵⁰ Laldin and Furqani, 'The Foundations of Islamic Finance and the Maqāṣid Al-Sharī'ah Requirements'.

⁵¹ (At-Tabrani, 1995)

⁵² Saheed Abdullahi Busari and others, 'Maqāṣid Al-Sharī'ah-Based Measuring Instruments in the Halal Economy: A Preliminary Review', *International Journal of Fiqh and Usul Al-Fiqh Studies*, 9.3 (2025), pp. 117–32.

⁵³ Auda, *MAQASID AL-SHARIAH AN INTRODUCTORY GUIDE*; Asyraf Wajdi Dusuki, 'Banking for the Poor: The Role of Islamic Banking in Microfinance Initiatives', *Humanomics*, 24.1 (2008), pp. 49–66, doi:10.1108/08288660810851469.

Prophet (PBUH) described governance as a trust (*amānah*); “Each of you is a shepherd, and each of you will be asked about his flock. The leader is a shepherd over his people and will be asked about them”⁵⁴. Hence, when institutions fail, the credibility of Maqasid reforms is compromised⁵⁵.

7.3 Superficial adoption and tokenism: There is a threat of symbolic invocation of Maqasid without substantive integration into policy frameworks. Auda (2008) cautions that superficial appeals risk turning Maqasid into decorative rhetoric. Qur’an criticizes lip service without action: “O you who believe, why do you say what you do not do?” (Q. 61:2). Tokenistic usage erodes public trust and undermines reform credibility.

7.4 Ideological misuse and sectarian manipulation: Maqasid may be co-opted by political or sectarian groups to justify agendas not rooted in genuine public interest. Such ideological misuse mirrors Qur’an’s censure of those who distort divine intent: “So woe to those who write the Book with their own hands, then say, ‘This is from Allah’...” (Q. 2:79). Misapplication risks delegitimizing Maqasid as a unifying epistemology.

7.5 Globalization and cultural homogenization: The advance of globalization and cultural homogenization exerts pressure toward Western secular paradigms, marginalizing indigenous Islamic frameworks. Qur’an highlights the importance of intellectual diversity: “And We made you into nations and tribes so that you may know one another” (Q. 49:13). Ignoring such diversity risks diminishing Maqasid’s distinct contribution to plural global knowledge.

8.0 Recommendations

1. Develop **measurable frameworks** and standardized indicators to evaluate the impact of Maqasid-guided policies.
2. Generate **empirical evidence** through research on Maqasid-based interventions in Islamic finance, social protection, and economic planning.
3. Establish **institutional mechanisms** that facilitate implementation, including governance models, policy instruments, and monitoring systems.
4. Embed Maqasid principles into national and regional **development agendas**, aligning them with ethical, social, and sustainable development goals.
5. Promote **public awareness and capacity building** to encourage adoption among institutions, communities, and policymakers, ensuring reforms are socially inclusive and morally grounded.

9.0 Conclusion

This study has critically interrogated the potential of Maqasid al-Shariah as an epistemological framework for guiding socio-economic reforms, situating its relevance within contemporary challenges in Muslim societies. The findings underscore that Maqasid provides a holistic vision of development, encompassing ethical, spiritual, social, and material dimensions. Unlike secular paradigms that often privilege economic growth and efficiency, Maqasid emphasizes justice (*‘adl*), human dignity (*karāmah*), and balance (*mīzān*), offering a normative foundation that reconciles individual well-being with societal welfare. Classical expositions by al-Ghazālī and al-Shāṭibī, alongside contemporary interpretations, demonstrate its enduring intellectual legitimacy and adaptability. The analysis also highlights significant limitations in operationalizing Maqasid. Divergent scholarly interpretations, the absence of standardized indicators, and limited empirical evidence challenge its translation into actionable policy. Institutional constraints, such as bureaucratic inefficiencies, political instability, and resource limitations, further complicate practical implementation. Nevertheless, the global emphasis on ethical and sustainable development, exemplified by the United Nations Sustainable Development Goals, creates fertile

⁵⁴ (Al-Bukhārī, 2002, no. 2554)

⁵⁵ Asyraf Wajdi Dusuki and Abdulazeem Abozaid, ‘A Critical Appraisal On The Challenges Of Realizing Maqasid Al-Shariaah In Islamic Banking And Finance’, *IIUM Journal of Economics and Management*, 15.2 (2007), pp. 999–1000, doi:10.2307/1236148.

ground for integrating Maqasid principles. Its universality, rooted in the preservation of life, intellect, wealth, lineage, and religion, positions Maqasid to meaningfully contribute to debates on justice, inclusion, and human flourishing. The overarching conclusion is that Maqasid al-Shariah is both ethically compelling and practically promising, but its transformative potential depends on deliberate efforts to operationalize its principles.

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