

Maqashid al-Shariah and Economic Inequality: Why Has the Principle of Islamic Justice Not Yet Produced Equitable Distribution?

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ABSTRACT

Economic inequality is one of the fundamental challenges in contemporary development, involving not only differences in income but also disparities in asset ownership, access to capital, economic opportunities, education, and productive resources. From an Islamic perspective, economic justice constitutes an important dimension of the objectives of Shariah (maqashid al-shariah), which places human welfare and maslahah as central orientations of economic activity. Islam also provides various instruments for wealth redistribution, including zakat, waqf, infaq, and sadaqah, as well as prohibitions against riba and exploitation and the promotion of social responsibility. However, the development of Islamic economic and financial institutions has not necessarily been accompanied by a more equitable distribution of wealth. This study aims to critically analyze the gap between maqashid al-shariah and the reality of economic inequality and to identify the factors that prevent the principles of Islamic justice from producing more equitable distribution. The study employs a critical literature review using a qualitative descriptive-analytical approach. The literature is analyzed thematically through the perspectives of economic justice, maslahah, wealth distribution, profitability, financial inclusion, zakat, waqf, and Islamic finance. The findings indicate that the main problem does not lie in the weakness of Islamic principles, but rather in the reduction of maqashid al-shariah to formal compliance and the dominance of commercial orientation in certain Islamic economic practices. Therefore, a shift from sharia compliance toward sharia impact is necessary, positioning maqashid al-shariah as an evaluative framework for welfare, equity, economic empowerment, and social justice.

Keywords: Maqashid al-Shariah, Economic Inequality, Economic Justice, Wealth Distribution, Maslahah, Zakat, Waqf, Sharia Impact

INTRODUCTION

Economic inequality represents one of the greatest challenges in modern economic development. High economic growth does not necessarily correspond to an equitable distribution of welfare. Within an economy, increases in production, investment, and wealth accumulation may occur simultaneously with widening disparities between groups that own productive assets and those who primarily depend on labor income. This condition demonstrates that the success of economic development cannot be measured solely through economic growth, increases in investment, or institutional profitability. It must also be assessed in terms of the ability of the economic system to create justice and welfare that can be experienced broadly by society. Therefore, economic problems are not merely concerned with how wealth is created, but also with who has access to the wealth-creation process, who receives the greatest benefits, and how the outcomes of economic activities are distributed among different groups of society (Zailani et al., 2022). This issue becomes increasingly relevant when examined through the framework of Islamic economics. Islam provides an economic conception that places justice as one of the fundamental principles of human life. Islam recognizes the right of individuals to own and manage wealth, but such ownership is not understood as an absolute right detached from social responsibility. Wealth has a social function, and its use must remain within the boundaries of morality, ethics, and public welfare. Consequently, economic freedom in Islam is accompanied by the responsibility to prevent

exploitation, excessive concentration of wealth that harms society, and economic practices that deprive certain groups of the opportunity to achieve a decent standard of living (Syifa, 2025).

The framework of maqashid al-shariah provides an important conceptual foundation for understanding these objectives. Shariah is fundamentally not concerned merely with compliance with rules, but also with realizing *maslahah* and preventing harm. Since economic activity constitutes an integral part of human life, the Islamic economic system should be directed toward generating welfare that is not merely material but also encompasses justice, security, human dignity, social balance, and sustainability. Within the economic context, maqashid al-shariah should provide direction for how wealth is acquired, utilized, developed, and distributed (Fahrudin, 2024). The concept of *hifz al-mal*, or the protection of wealth, for example, is often understood in terms of protecting individual ownership and the security of transactions. However, in a broader economic context, the protection of wealth should also be associated with people's ability to access economic resources. Protection of wealth cannot be fully meaningful if a large proportion of society lacks adequate opportunities to obtain productive assets, capital, decent employment, education, and opportunities to improve their economic capabilities. Therefore, maqashid al-shariah needs to be understood not only as the protection of existing wealth but also as a framework for creating conditions that allow people to acquire and develop resources productively and fairly (Solehudin et al., 2024).

Islam essentially provides various mechanisms that can theoretically function as instruments of wealth redistribution. Zakat is an obligation with both spiritual and socioeconomic dimensions because it enables part of wealth to be transferred to eligible recipients. Waqf has the potential to serve as a long-term social development instrument because its assets can be utilized for education, healthcare, economic empowerment, and public facilities. The prohibition of *riba*, *gharar*, and *maysir* also has an ethical dimension aimed at preventing exploitative, speculative, and harmful economic practices. At the same time, Islam does not prohibit business activities or the pursuit of profit. Trade, investment, entrepreneurship, and private ownership remain legitimate as long as they are conducted within the boundaries of *halal*, justice, transparency, and responsibility. The problem emerges when these principles are implemented within the modern economic system. Over the past several decades, Islamic economics has developed from a normative idea into a complex economic ecosystem. Islamic banking, Islamic capital markets, *sukuk*, *takaful*, Islamic fintech, the *halal* industry, zakat, and waqf have developed into institutions that are increasingly integrated into the global economic system. This development represents an important achievement because it demonstrates that Islamic economic principles can adapt to changes in the modern economic structure. However, the growth of the Islamic economic industry does not automatically demonstrate the achievement of its social objectives (Khan & Raza, 2022).

This raises a fundamental issue concerning the relationship between the growth of the Islamic industry and the achievement of maqashid al-shariah. The growth of Islamic financial institutions' assets, the increase in transaction volumes, the expansion of the *halal* industry, and higher institutional profitability are important indicators of industrial sustainability. Nevertheless, these indicators are insufficient to determine whether Islamic economic development has reduced inequality, improved the welfare of low-income groups, expanded asset ownership, and provided economic opportunities to historically marginalized communities. In other words, the growth of the Islamic economic industry and the achievement of economic justice are related but not identical. This condition creates the potential for what may be described as mission drift. Islamic economic institutions were initially established with a moral and social vision aimed at creating a more just economic system. However, as these institutions develop into business organizations, they face demands to generate profits, improve efficiency, maintain capital, expand markets, and compete effectively. These demands are economically legitimate. Institutions that are financially

unhealthy will not be able to conduct their activities sustainably. The problem arises when profit shifts from being a means of ensuring institutional sustainability to becoming the dominant objective, while social objectives become secondary (Ahmad, 2026).

Under such circumstances, Islamic economics faces the risk of reducing maqashid al-shariah to merely normative legitimacy. A product may be declared compliant with Shariah based on the structure of its contract, while more substantive questions concerning who benefits, who bears the risks, and whether the product contributes to reducing inequality may not become central elements of evaluation. This demonstrates the existence of a gap between sharia compliance and maqashid achievement. A similar issue can be observed in the concept of financial inclusion (Bahrudin & Hilal, 2025). Expanding access to Islamic financial services is a positive development, but financial access does not necessarily mean economic empowerment. Individuals may gain access to bank accounts, financing, or Islamic financial products while remaining economically vulnerable if they lack productive assets, skills, education, decent employment, or market access. Therefore, the success of financial inclusion should not be limited to an increase in the number of financial service users, but should also be evaluated based on whether such services increase people's economic capabilities. Based on these issues, this study addresses the central question of why the principles of Islamic justice have not fully produced equitable economic distribution despite the existence of maqashid al-shariah and various Islamic instruments for wealth redistribution. This question is further directed toward analyzing the relationship between profit orientation and social orientation, the effectiveness of zakat and waqf, the limitations of the sharia compliance approach, and the importance of developing a sharia impact paradigm. The study aims to critically analyze the gap between the ideal objectives of maqashid al-shariah and the reality of economic inequality while offering a perspective that can strengthen the contribution of Islamic economics to distributive justice.

METHOD

This study employs a critical literature review using a qualitative descriptive-analytical approach. This method was selected because the study focuses on critically analyzing ideas, concepts, research findings, and developments in thinking concerning maqashid al-shariah and economic inequality rather than statistically testing relationships between variables. This approach enables the study to identify patterns of argumentation within the literature while simultaneously examining the gap between the normative principles of Islamic economics and contemporary institutional economic practices. The sources consist of relevant academic literature, including scholarly journal articles, academic books, research reports, and institutional publications addressing maqashid al-shariah, economic justice, wealth distribution, zakat, waqf, Islamic finance, financial inclusion, poverty, inequality, and economic development. The literature was selected based on its relevance to the research questions and its ability to provide conceptual and analytical foundations for understanding the relationship between Islamic economics and distributive justice (Assyakurrohim et al., 2022; Haryono et al., 2024).

The analysis was conducted thematically by first identifying the main arguments presented in the literature. The information was subsequently classified according to themes related to maqashid al-shariah, *maslahah*, economic justice, wealth distribution, profitability, sharia compliance, zakat, waqf, financial inclusion, and economic empowerment. Each theme was then critically examined to identify similarities, differences, and gaps in the existing literature. The analysis was subsequently directed toward the relationship between normative principles and institutional practices. Maqashid al-shariah was employed as a framework for evaluating whether economic activities not only satisfy formal Shariah requirements but also generate broader social benefits. Accordingly, the study distinguishes between Shariah compliance as a normative requirement and social impact as an indicator of the achievement

of Shariah objectives. This perspective is then used to develop the argument for a shift from a sharia compliance paradigm toward a sharia impact paradigm.

RESULTS AND DISCUSSION

RESULTS

The findings reveal a significant gap between the ideals of maqashid al-shariah and the reality of economic distribution. Islam provides principles of justice and various instruments of wealth redistribution, but the existence of these principles and instruments does not automatically produce equitable wealth distribution. This problem arises because the implementation of Islamic economics is influenced by institutional structures, market orientation, commercial interests, managerial capacity, and broader economic policies. Within the framework of maqashid al-shariah, economic activities should be directed toward the creation of *maslahah*. This indicates that the objectives of Shariah extend beyond determining whether a transaction is permissible or prohibited (Syaichoni et al., 2025). In the economic context, questions concerning the consequences of economic activities become highly important. An economic activity may fulfill formal contractual requirements, but a maqashid-based evaluation must also consider its impact on welfare, wealth distribution, economic access, and the protection of vulnerable groups. The study also shows that economic inequality cannot be understood merely as a difference in income. Inequality has broader dimensions, including disparities in asset ownership, access to capital, education, technology, employment, markets, and the ability to accumulate wealth. This perspective is important because an increase in income does not necessarily mean an increase in economic security. Low-income groups without productive assets may remain economically vulnerable even when their short-term income increases (Hussain & Ahmed, 2025).

Within this context, *hifz al-mal* needs to be understood more broadly. The protection of wealth should not only concern the protection of existing property but also the creation of conditions that enable people to access and develop productive assets. If access to assets and economic resources remains concentrated among certain groups, the protection of wealth has not fully translated into economic justice. The findings also indicate that profitability is not inherently incompatible with maqashid al-shariah. Economic institutions require profits to finance operations, strengthen capital, develop innovation, improve services, and maintain sustainability. Therefore, eliminating profit orientation from economic institutions is not a viable solution. The more fundamental issue concerns the position of profit within the hierarchy of institutional objectives. When profit functions as an instrument for maintaining institutional sustainability, it can play a positive role. However, when profit becomes the dominant objective that overrides social objectives, mission drift may occur. Institutions may become inclined to prioritize customers who are commercially attractive while avoiding groups considered high-risk. Consequently, low-income and vulnerable communities may face greater difficulty accessing formal economic services. Zakat illustrates a similar issue. Conceptually, zakat is a powerful redistributive instrument. However, its impact on inequality reduction depends significantly on how zakat funds are managed (Arum & Andrini, 2025).

Zakat provided solely in the form of short-term consumption assistance can help recipients meet immediate needs but may not fundamentally change their structural economic position. A maqashid-oriented approach requires zakat to be directed toward empowerment so that recipients develop the capacity to increase their income and productivity. Waqf also has significant potential to contribute to economic justice. Its long-term asset characteristics make it particularly relevant to social development. However, waqf assets that are not managed productively may fail to realize their full potential as development instruments. Productive waqf requires professional governance, transparency, innovation, and integration with productive sectors and community needs. The findings further indicate that financial

inclusion cannot be equated with economic justice. Expanding access to Islamic financial products is an important step, but access alone is insufficient if it is not accompanied by increased economic capabilities. Financial inclusion needs to be connected with productive capital, education, skills, technology, and market access so that it can develop into genuine economic empowerment. The most significant finding of this study is the need to distinguish between sharia compliance and sharia impact. Sharia compliance ensures that an activity fulfills Shariah requirements, whereas sharia impact evaluates whether the activity produces benefits consistent with the objectives of Shariah. A shift from compliance toward impact allows Islamic economics to be evaluated more substantively because it considers the real outcomes experienced by society (Manj et al., 2024).

DISCUSSION

Maqashid al-shariah provides an important foundation for understanding Islamic economics as a system oriented toward *maslahah*. If Shariah aims to protect religion, life, intellect, lineage, and wealth while realizing human welfare, then economic activity cannot be separated from these objectives. Islamic economics should not merely function as a system of transactions free from prohibited elements, but as a system capable of producing an economic life characterized by dignity and justice. In the context of inequality, maqashid al-shariah provides the perspective that wealth should not be understood solely as the result of individual accumulation. Wealth has social consequences. Individual ownership is recognized, but there is also a moral responsibility to prevent wealth from circulating only among groups that already possess economic resources (Heriandita et al., 2025). Therefore, economic justice in Islam does not necessarily mean eliminating all differences in wealth. Islam does not require absolute equality of economic outcomes. More importantly, it requires the process of acquiring wealth to be fair, non-exploitative, and capable of providing opportunities for people to improve their welfare. Justice also requires mechanisms to prevent extreme concentration of wealth and to ensure that vulnerable groups retain access to economic resources. This perspective makes maqashid al-shariah highly relevant to addressing contemporary inequality. Inequality must be understood not only in terms of final outcomes but also in terms of the structure of opportunities that produces those outcomes.

One of the major challenges in contemporary Islamic economics is the tendency to evaluate success primarily through formal compliance. Sharia compliance is undoubtedly a foundation that cannot be neglected. An activity that contradicts Shariah principles cannot be justified merely because it generates positive economic outcomes. However, formal compliance alone is insufficient to demonstrate the achievement of maqashid. This distinction can be understood through two questions. The first asks whether an activity is permissible under Shariah. The second asks whether the activity generates benefits consistent with the objectives of Shariah. The first question concerns compliance, while the second concerns impact. In practice, excessive attention to the first question may cause the second to be neglected. As a result, innovation in Islamic products and the expansion of the Islamic industry may progress rapidly while their contribution to social justice receives comparatively less attention. Therefore, the maqashid approach needs to function as a substantive evaluation mechanism. An institution should not only be assessed based on its asset size or profitability but also on how its activities affect poor communities, micro-enterprises, inequality of access, employment creation, and social welfare (Mohamed & Busari, 2025).

The debate between profit and justice often creates a false dichotomy. In reality, economic institutions cannot survive without financial sustainability. Therefore, profitability should not be regarded as inherently incompatible with Islamic economics. The problem emerges when profitability ceases to function as a means of institutional sustainability and instead becomes the dominant objective guiding institutional decisions. When this occurs, low-income groups may be regarded as less attractive because they generate lower financial

returns despite having greater economic needs. This demonstrates the importance of distinguishing between a profitability-driven institution and a maqashid-driven institution. A maqashid-oriented institution does not reject profit but places profit within a broader hierarchy of objectives. Profit is necessary to sustain the institution, while the institution ultimately exists to generate *maslahah*. Within this framework, institutional success should not be determined solely by financial returns but also by social returns. The greater an institution's ability to generate sustainable profits while simultaneously producing meaningful social benefits, the stronger its contribution to *maqashid al-shariah*. Distributive justice cannot be achieved solely through the transfer of wealth from richer groups to poorer groups. Redistribution is important, but redistribution without empowerment may create dependency (Akhter et al., 2026).

Islamic economics therefore needs to develop a more transformative approach to distribution. Zakat, waqf, and other social instruments should not only be directed toward reducing immediate hardship but also toward strengthening the economic capabilities of beneficiaries. From this perspective, the success of zakat should not be measured solely by the amount of funds collected and distributed, but also by changes in beneficiaries' economic conditions. Can recipients increase their income? Can they acquire productive assets? Can they eventually move out of the category of zakat recipients? Can they withstand future economic shocks? These questions transform zakat from a mechanism of charity into one of economic empowerment (Afnandito, 2025). Such an approach is more consistent with *maqashid* because it seeks to transform the socioeconomic position of beneficiaries sustainably. Waqf has characteristics that make it highly relevant to sustainable economic development. Waqf assets can continuously generate social benefits. In a modern context, waqf does not need to be limited to religious facilities but can support education, healthcare, housing, business development, productive facilities, and other social activities. However, realizing this potential requires strong governance. Waqf management requires professionalism, transparency, accountability, and the capacity to develop assets productively without violating the fundamental principles of waqf (Fitriyati et al., 2025).

From a *maqashid* perspective, productive waqf can serve as an instrument for building long-term economic capacity. Waqf can therefore function not only as a form of social worship but also as a mechanism for developing social assets that reduce inequality in economic opportunities. The development of Islamic finance has created greater opportunities for people to access financial services consistent with Shariah principles. However, financial inclusion should be understood as a means rather than an ultimate objective. If low-income communities merely obtain access to financial services without improving their productive capacity, the impact on inequality may remain limited. Access to financing without adequate financial literacy and business capabilities may even generate new vulnerabilities. Therefore, Islamic financial inclusion needs to be combined with education, training, business mentoring, market access, technological support, and productive capacity development. Such an approach would shift the focus from financial inclusion toward economic empowerment. Within the *maqashid* framework, empowerment is strategically important because it gives individuals the ability to become economically independent. Communities are no longer merely beneficiaries of the economic system but can become producers, entrepreneurs, workers, and asset owners. Economic inequality cannot be fully addressed through individual behavior alone. Inequality also has structural dimensions related to asset distribution, economic policy, education systems, market structures, technology, employment opportunities, and access to capital (Alimuddin, 2025).

Therefore, responsibility for economic justice does not rest solely with individuals or Islamic financial institutions. Governments, markets, social institutions, financial institutions, philanthropic organizations, and communities all have important roles. In this context, *maqashid al-shariah* can provide a foundation for evaluating public policy. Economic

policies should not focus solely on growth but should also ensure that the benefits of growth are broadly accessible. Fiscal policy, education, social protection, micro-enterprise development, regional economic development, and access to productive assets can all be positioned within a maqashid-oriented policy framework. Thus, Islamic economics should not be narrowly understood as an interest-free banking system or a collection of halal financial products. Islamic economics has a much broader dimension because it concerns the structure of resource distribution and the quality of human life. Based on the overall analysis, this study proposes a shift from sharia compliance toward sharia impact. This shift does not mean reducing the importance of Shariah compliance. On the contrary, compliance remains the essential foundation. However, compliance should be followed by an evaluation of social, economic, and environmental impacts (Khatimah & Rudiyanto, 2025).

Under a sharia impact perspective, the success of Islamic economic institutions is not determined solely by whether their products are halal, but also by whether those products generate meaningful benefits. Evaluation may include improvements in welfare, expanded economic access, reduced inequality, increased productivity among low-income groups, job creation, consumer protection, strengthening of micro-enterprises, and contributions to environmental sustainability. This approach ultimately positions maqashid al-shariah as an evaluative framework for Islamic economic performance. It allows Islamic economics to move from asking "Is this halal?" toward the broader question: "Is this halal, just, beneficial, inclusive, and capable of producing positive change for society?" Such a transformation is important to prevent Islamic economics from becoming trapped in formalism. The success of Islamic economics should not be demonstrated merely through the size of the Islamic industry but through its ability to improve people's lives (Muslim et al., 2026)

CONCLUSION

This study demonstrates that the problem of economic inequality from an Islamic perspective does not arise from the absence of principles of justice, but from the gap between the normative principles of maqashid al-shariah and their implementation in economic practice. Islam provides principles and instruments that conceptually support wealth distribution, including zakat, waqf, prohibitions against exploitation, social responsibility, and principles of fairness in transactions. However, the existence of these instruments does not automatically produce greater equality because their effectiveness is influenced by governance, institutional orientation, market structures, economic policies, and the distribution of access to productive resources. The development of the Islamic economic industry also presents new challenges. Islamic institutions require profitability to maintain sustainability, but excessive commercial orientation may create mission drift when social objectives become secondary. Under such circumstances, Islamic economics risks becoming industrially successful without achieving substantive progress in social justice. This study therefore emphasizes that sharia compliance is a foundation but should not be considered the ultimate measure of success in Islamic economics.

Achieving maqashid al-shariah requires evaluating the real impact of economic activities on welfare, wealth distribution, inclusion, empowerment, and sustainability. Consequently, a transformation from sharia compliance toward sharia impact is necessary. Within this paradigm, profitability and justice do not need to be positioned as mutually exclusive objectives. Profitability can function as a means of maintaining institutional sustainability, while *maslahah*, justice, and welfare constitute higher-order objectives. Zakat and waqf should move beyond redistribution toward empowerment, while Islamic finance should progress from financial inclusion toward economic empowerment. Through this approach, Islamic economics can move beyond merely producing Shariah-compliant transactions and institutions toward generating social impacts that reflect the substantive objectives of Shariah. Ultimately, the critical question for Islamic economics is no longer

simply how large the Islamic industry has become, but how far its development has contributed to reducing inequality and expanding *maslahah*. Halal compliance is the foundation, profitability is a means of sustainability, while justice and *maslahah* constitute the ultimate objectives.

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