



Maqasid al-Shari'ah and the Protection of Family Economics in Islamic Law: A Reflection on Surah al-Baqarah 2:188

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Abstract

Islam is a comprehensive way of life and a dynamic religion that encourages its followers to adhere to its teachings in addressing new and emerging issues through the application of Maqasid al-Shari'ah. This study explores the role of Maqasid al-Shari'ah in safeguarding family economics within Islamic law, with particular reference to Surah al-Baqarah verse 2:188, which provides divine guidance prohibiting unjust appropriation of others' wealth. The family unit is the fundamental pillar of society, and its economic stability is crucial for social welfare and justice. However, economic challenges such as unfair wealth distribution, fraud, and mismanagement threaten family wellbeing. The objective of this paper is to acknowledge the principle of Maqasid al-Shari'ah known as the protection of wealth (hifz al-mal) as a sustainable solution to economic crises faced by families and society at large. The research addresses how Maqasid al-Shari'ah can be effectively applied within Islamic jurisprudence to preserve family economic rights and prevent economic harm, thus promoting economic justice and social harmony. Using a combined research methodology that involves both qualitative doctrinal analysis of primary Islamic legal texts (including the Qur'an and classical jurisprudence) and empirical data from fieldwork, this study also employs thematic analysis to identify key principles relevant to economic protection in families. The findings suggest that implementing the objectives of Maqasid al-Shari'ah, particularly hifz al-mal, offers practical and ethical solutions to contemporary economic challenges. By integrating these principles into daily life and governance, economic crises can be mitigated while strengthening social justice and preserving family welfare.

Surah al-Baqarah 2:188 reinforces this framework by emphasizing the prohibition of corruption and wrongful seizure of wealth. Ultimately, this study concludes that Maqasid al-Shari'ah provides a holistic and dynamic approach for addressing economic issues within the family and broader society in accordance with Islamic law.

Keywords: Maqāṣid Shari'ah, Family, Economic Crises, Protection of Wealth

Introduction

The word Maqāṣid is the plural of Maqṣid, which translates as; 'Purpose, Objectives or intention.'¹ The term Maqasid, in its singular form, is derived from the Arabic word Maqṣid or Maqṣid, which literally means 'destination'. Its origin is qasada, with various meanings, including to intend or to mean. Qasada ila means to go to, to head you for (tawajjuh), to take and to be bound for. Another derivative from Qasada is Qasd, which means intention (Niyyah), purpose, aim, end, intent, goal and objective.²

Maqāṣid is the plural, while Maqṣad is singular, a word that can give much perception while representing a number of meanings such as; 1) to come to it, to head towards it, to aim at something; 2) straightness of a path; and 3) moderation and avoidance of excess justice and the use of wisdom. Thus, Maqāṣid are a tool that aids Shariah in its rulings when legislations are properly understood and utilised in striving to follow the path.³

Maqasidal Shari'ah provides a framework for addressing economic crises by focusing on achieving the overall well-being of society, which serves as solutions that are sustainable and everlasting in the preservation of Wealth.⁴ In Islamic law (Shari'ah), the economic system is expected to develop and grow, particularly in areas of globalisation, for effective transformation in

1. Haruna, I.K. *An Exposition On Maqāṣid Al Shariah And Its Application Among Muslims*. Al Hikmah Journal Of Islamic Studies Umaru Musa Yar'adua University Katsina.

2. E-Elahi, M.M. *The Objectives And Intents Of Islamic Shari'ah As A Paradigm Of Development Strategy And Policies*. Annual Research Journal Of International Islamic University Chittagony, Bangladesh.

3. Qahtani, M. *Understanding Maqāṣidalshari'ah, A Contemporary Perspective*. International Institute Of Islamic Thought, London Office. 53.

4. *Ibid*

Islamic finance, despite the challenges facing the implementation of equitable wealth distribution.⁵

The Islamic economic system, rooted in the Qur'an and Islamic jurisprudence, elaborates on various aspects, including social justice, wealth distribution and its protection, as well as the prohibition of interest (Riba).⁶ Historically, the principle of maqasid alshari'ah, known as hifz-al-mal (protection of Wealth), has been tested and implemented in various Muslim societies, with documented examples of market economies, banking practices, and charitable institutions.⁷

In the modern context, Maqāṣid al-Shari'ah serves as a vital framework for addressing various social and economic issues, including economic crises frequently faced by societies today. With the primary goal of preserving public welfare and preventing harm, Maqāṣid offers sustainable, holistic solutions grounded in values of justice and balance. Through this framework, Islamic law not only safeguards economic stability but also ensures that wealth distribution is carried out justly and proportionally, in line with the ethical and moral values taught in the Qur'an and Sunnah.⁸

The Islamic economic system, as regulated by Shari'ah law, plays a strategic role in continuously developing and adapting, especially amid globalization and modernization challenges. This transformation is essential to meet the needs of the contemporary financial world, including the development of ethical and equitable Islamic financial instruments. Despite facing significant challenges such as economic inequality and resource misuse, the principles of Maqāṣid remain relevant as the primary guidance for managing a balanced and sustainable economic system.⁹

The principle of protecting wealth (hifz al-mal) is one of the five main maqāṣid recognized in Islamic legal tradition. This concept not only relates to

5. Stability Report Of Islamic Financial Services Industries, 2025. 51.

6. *Ibid*

7. Ade Nur, Et,Al. Contribution Of Islamic Economy In Achieving Sustainable Development Goals (Sdgs). Journal Of Islamic Social Finance And Entrepreneurship (RISFE).

⁸ Muhammad Munir, "Maqāṣid Al-Sharī 'ah Between Classical and Postmodern Periods: An Advanced Islamic Juridical Context," *Ma'ārif-e-Islāmī*, EISSN, 2023, 171-2664.

⁹ Istianah Zainal Asyiqin, "Islamic Economic Law in the Digital Age: Navigating Global Challenges and Legal Adaptations.," *Media Iuris* 8, no. 1 (2025).

the preservation of material wealth but also encompasses social aspects such as preventing fraud, embezzlement, and all forms of injustice that could threaten the economic stability of families and society. Historically, this principle has been tested across various socio-economic contexts within the Muslim world, from market regulation and trade to Islamic banking systems, as well as the management of waqf (endowments) and zakat, which contribute to equitable welfare distribution.¹⁰

Given the urgency of wealth protection and just wealth distribution, this study focuses on exploring how Maqāṣid al-Shari'ah, particularly the principle of hifz al-mal, can serve as an effective solution to economic crises affecting families and the broader society. The study aims to provide a deeper understanding of how Islamic jurisprudence can accommodate socio-economic changes without losing the fundamental values that underpin the Islamic legal system.¹¹

To achieve these objectives, this research employs a mixed-methods approach involving both qualitative and quantitative methods. Qualitative analysis is conducted through literature studies of primary Islamic legal sources, including the Qur'an, hadith, and classical jurisprudence works discussing Maqāṣid and wealth protection. Meanwhile, quantitative data collection is carried out through field studies to obtain empirical insights on the application of these principles in modern family and societal contexts. Social learning theory is also used as a theoretical framework to analyze how Maqāṣid values are internalized and practiced in daily life.

This study seeks to bridge traditional and modern perspectives in understanding Maqāṣid al-Shari'ah, thereby contributing significantly to the development of Islamic law that is responsive to contemporary social and economic dynamics. Consequently, the findings are expected to offer not only deep academic insights but also practical recommendations for policymakers

¹⁰ Ubaidillah Mansur, Dede Nurohman, and Ahmad Muhtadi Anshor, "Revitalizing Financial Freedom to Achieve a Sustainable Economy Based on Maqashid Al-Shariah in Hifz Al-Mal," *Al-Mustashfa: Jurnal Penelitian Hukum Ekonomi Syariah* 9, no. 2 (2024): 286-304.

¹¹ 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 (JIPSF)* 4, no. 1 (2022): 23-29.

and stakeholders in managing economic crises within families according to Islamic principles. The research objectives, however, are specifically to identify the role of the principle of maqasid al shari'ah, known as hifz al mal (protection of Wealth), as the best solution to economic crises. The study also employed both qualitative and quantitative methods in the collection of data, and the social learning theory served as the theoretical framework for the study. In summary, this introduction demonstrates that Maqāṣid al-Shari'ah is a strong and dynamic foundation for guiding just and sustainable Islamic economic policies, with a focus on protecting family welfare as the core of social stability and economic justice in society.

The novelty of this article lies in its integrative interpretation of Surah al-Baqarah 2:188 through the lens of Maqasid al-Shari'ah, specifically in the context of economic protection within the family unit. While previous studies often treat the verse in the context of general economic ethics, this article offers a focused analysis on how the verse promotes justice, prevents economic exploitation, and safeguards wealth at the family level. It highlights the verse's relevance to modern issues such as corruption, unjust wealth transfer, and financial abuse in domestic settings. By linking Quranic exegesis with the higher objectives of Islamic law (maqasid), the article offers a novel framework for ethical family economic governance, making it a unique contribution to both Qur'anic studies and contemporary Islamic legal thought.

Method

This study employs the library research¹² method as the primary approach for data collection and analysis. This method involves an in-depth review of various relevant literature sources, including classical texts and contemporary works related to Maqasid al-Shari'ah, Islamic law, and issues concerning the protection of family economics. These sources encompass the Qur'an, with a specific focus on Surah al-Baqarah verse 2:188, classical Islamic jurisprudence (fiqh) texts from various madhabs, modern scholarly

¹² Heting Chu, "Research Methods in Library and Information Science: A Content Analysis," *Library & Information Science Research* 37, no. 1 (2015): 36-41.

works, journal articles, books, and official documents discussing the principles of hifz al-mal (protection of wealth) within the framework of Maqasid al-Shari'ah. Library research is chosen due to the conceptual and normative nature of this study, which seeks to explore, understand, and explain the theoretical and legal foundations underlying economic protection within the family according to Islamic teachings. Using this method, the researcher is able to comprehensively examine various scholarly opinions, legal interpretations, and theological approaches that contribute to building a foundation for just and prosperous family law. The data collection process is conducted systematically, beginning with the identification and selection of literature that directly relates to the research focus. This is followed by a critical study to assess the consistency, strength of arguments, and relevance of the texts concerning family economic issues and the application of Maqasid al-Shari'ah principles in the modern era. Thematic analysis is employed to organize and synthesize findings from multiple sources, providing a holistic understanding of how family wealth protection is regulated in Islam. This library research method enables the researcher not only to obtain rich and diverse data from multiple perspectives but also to integrate traditional and contemporary insights. This is particularly important in the context of examining the relevance of Islamic teachings to contemporary family economic challenges, while proposing solutions grounded in authentic Shariah values. Thus, through this comprehensive literature study, the research is able to offer a strong intellectual contribution to the understanding and implementation of Maqasid al-Shari'ah in protecting family economics, as well as the development of Islamic family law policies that are responsive to current social and economic dynamics

The Concept of Protection of Wealth (Hifz al-Maal) in Islam

Under the concept of the word "wealth," Scholars have given a variety of specific definitions to the word, which provide a clear and sound meaning in both English and Arabic, as well as the root of the word. The definitions are as follows:

The word 'wealth' which referred to al Mal (المال) in Arabic and the plural of the word is alamwal(الأموال). The word alMal is derived from the Arabic verb mala which means something that tend to incline. However, in a literal sense, the word al Mal is referred to as something that is processed and controlled by the owner, whether it is legal or illegal Property.¹³

The term al-Mal has been defined as a thing that is naturally desired by man and can be reserved for times of need or necessity, whether it be a means of subsistence or a utility property.¹⁴ AlMalis defined as all things owned by humans, which can be parked, stored, or consumed when needed, encompassing both movable and immovable Property. And also Wealth or Property (alMal) can be considered a staple food for humans and a livelihood, which includes shelter, daily necessities, clothing, and drinks. Property (almaal) isa pleasure of meeting the demand for primary, secondary, and complementary needs.¹⁵

Islamic Scholars maintains that four criteria can be considered to approve or disapprove the claim of Property (alMal) in accordance with Shari'ah law, which are summarized as follows:

1. anything that can be regarded as a treasure if there is an element of effort, work or struggle done by the person on it, both individually and collectively.
2. a thing that has been considered a treasure will continue to have that nature as long as no one contradicts it. However, if some individuals have abandoned it because it cannot be used while others are still able to use it, then it is still considered a treasure.
3. a thing that can be regarded as a treasure must always conform with a valuable trait that has the legal and lawful backup in the eyes of Shari'ah. If there is something one prepares as Property, but is not recommended by the Shari'ah, then the object is not called Property.

32. ¹³ Arif, Et, Al, The Concept Of Intellectual Property As Al Mal: An Islamic Perspective Approach.

¹⁴ *Ibid*

¹⁵ Siregar, The Concept Of Property And Ownership In Islam. 36.

4. Shari'ah law protects the ownership of al-Mal or Property from all criminal acts, as Property is glorified and respected in Shari'ah. However, the honor of the Property is been mentioned in the Qur'an and Sunnah.¹⁶

The concept of protection of wealth, or hifz al-maal, in Islam is not limited merely to recognizing ownership of an asset or wealth, but also includes efforts to preserve and safeguard that wealth from all forms of threats, both physical and non-physical. Physically, Islam provides protection through strict prohibitions against criminal acts such as theft, robbery, and fraud, aiming to maintain security and public order while respecting the rights of property owners. This demonstrates that wealth is regarded as something noble and must be respected according to the provisions of the Shariah.¹⁷

From an economic legal perspective, the principle of hifz al-maal emphasizes justice in every transaction, including rules that prohibit usury (riba), uncertainty (gharar), and fraudulent practices in trade. Thus, Islam regulates that wealth must be earned and managed lawfully and ethically, maintaining a balance between individual rights and social interests. This protection also has a social dimension, where wealth is viewed as a trust that must be used not only for personal benefit but also for the welfare of the broader community. This principle is manifested through obligations such as zakat, sadaqah, and infaq, which serve as tools for redistributing wealth to reduce social inequality and prevent poverty.¹⁸

Beyond legal and social aspects, the protection of wealth in Islam also carries a spiritual dimension. Wealth owners are reminded to manage their riches with gratitude, avoid greed and stinginess, and uphold the principles of moderation and justice in using their wealth. This attitude reflects the

¹⁶ *Ibid*

¹⁷ Mohammad Abdullah, "Shari'ah, Ethical Wealth and SDGs: A Maqasid Perspective," in *Islamic Wealth and the SDGs: Global Strategies for Socio-Economic Impact* (Springer, 2021), 69-85.

¹⁸ Siti Nur Sholikhah et al., "FIDUCIARY GUARANTEE IN SHARIA FINANCING: ANALYSIS OF HARMONY IN THE PRINCIPLES OF MAQOSID SHARIA," *Jurnal Justisia Ekonomika: Magister Hukum Ekonomi Syariah* 9, no. 1 (2025): 1416-32.

awareness that wealth is a divine blessing to be utilized responsibly and wisely.¹⁹

Therefore, hifz al-maal is a holistic concept that integrates legal, social, ethical, and spiritual aspects in protecting and managing wealth. This concept becomes one of the main foundations for maintaining the welfare of individuals and society, while also reflecting divine justice realized in real life. Such comprehensive protection of wealth makes the Islamic economic system not only a tool for material regulation but also a means to achieve social justice and harmony within society.²⁰

The Relevance of Qu'ranic verse in Surah al-Baqarah and the principle of Maqasidal Shari'ah (Hifz al-maal) to solve Economic Crises

The evolutionary divine injunctions addressing economic crises are found in the Glorious Qur'an, Surah al-Baqarah, verse 188. In Islam, one cannot acquire Property except in a legitimate way, which is recognised as an object of right (haqq) that can be possessed exclusively by an individual who has the right over it.²¹ The Qur'an emphasizes this point when it says:

وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدْلُوا بِهَا إِلَى الْحُكَّامِ لِنَأْكُلُوا فَرِيقًا مِنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ.

An eat up not one another's Property unjustly (in any ill legal way e.g. stealing, robbing, deceiving, e.t.c.), nor give bribery to the rulers (judges before presenting your cases) that you may knowingly eat up a part of the Property of others sinfully.²²

The above stated divine injunctions are the laws and order which are required to be maintained as the objectives of Shari'ah. However, severe punishment has been reserved in the Day of Judgment against those who acquire properties of others unlawfully where He says:

¹⁹ Muhammad Abdullah, "Islam, Spirituality and Wealth: Islamic Framework of Wealth Management," in *Wealth Management and Investment in Islamic Settings: Opportunities and Challenges* (Springer, 2022), 43-55.

²⁰ Muhammad Irkham Firdaus, Mohammad Ghazali, and Maharani Pradnya Paramita, "Analisis Teori Hifdz Al-Maal Terhadap Instrumen Hedging (Lindung Nilai)," *Syarikat: Jurnal Rumpun Ekonomi Syariah* 6, no. 2 (2023): 327-35.

²¹ Muhammad, Basis Of Intellectual Property Protection In Islam And Its Legal Effects,

²² *Qur'an* 2:188

إِنَّ الَّذِينَ يَأْكُلُونَ أَمْوَالَ الْيَتَامَى ظُلْمًا إِنَّمَا يَأْكُلُونَ فِي بُطُونِهِمْ نَارًا وَسَيَصْلَوْنَ سَعِيرًا.

Verily, those who unjustly eat up the Property of orphans, they eat up only a fire into their bellies, and they will be burnt in the blazing Fire.²³

It is incumbent upon each and every one to know the kind of Property one can acquire in Islam and whether or not unrealizable compositions, such as intellectual Property, can qualify as such.²⁴ Similarly, Islamic law declares that the legally accepted valuable Property can be dealt with and maintained just like any other property based on Islamic order and maxim: Al-Aslu fi Al-'Uqūdial-Ṣiḥḥah (The norm of Shari'ah regarding contracts is legality).²⁵

Moreover, giving alms from the wealthy to the needy also serves to address economic crises and protect Mal (Wealth), as well as maintain law and order in society. A clear example of this is when Prophet ﷺ sent Mu'adh Ibn Jabal to Yemen asking him to invite them to enjoy four (4) things, giving out zakat as obligatory inclusive. The Hadithis reported to have said:

إن النبي صلى الله عليه وسلم بعث معاذًا إلى اليمن... فذكر الحديث وفيه: أن الله افترض عليهم صدقة في أموالهم تؤخذ من أغنيائهم فترد في فقرائهم.

Surely, Prophet ﷺ sent Mu'adh to Yemen as (governor), He Said to him....He mentioned in the Hadith: 'Tell them that Allah has made it obligatory for them to pay zakkat upon their assets, and it is to be taken from the wealthy among them and given to the poor among them.'²⁶

An economic crisis also serves as a deterrent to others especially, when people deeply engage in disobedient to the command of God, such as when the aforementioned five values are not protected: Belief, good deeds, obedience, gratefulness and satisfaction to the bounties of Allah which serve as tools for security measures Allah says:

²³ Qur'an 4:10

²⁴ See Muhammad

²⁵ *Ibid.*

²⁶ Sahih Bukhari, Book Of Zakkat, Hadith No.1395.

ضَرَبَ اللَّهُ مَثَلًا قَرْيَةً كَانَتْ آمِنَةً مُطْمَئِنَّةً يَأْتِيهَا رِزْقُهَا رَغَدًا مِنْ كُلِّ مَكَانٍ فَكَفَرَتْ بِأَنْعَمِ اللَّهِ
فَأَذَاقَهَا اللَّهُ لِبَاسَ الْجُوعِ وَالْخَوْفِ بِمَا كَانُوا يَصْنَعُونَ: وَلَقَدْ جَاءَهُمْ رَسُولٌ مِنْهُمْ فَكَذَّبُوهُ فَأَخَذَهُمُ الْعَذَابُ وَهُمْ
ظَالِمُونَ.

And Allah puts forward the example of a township (Makka), that dwelt secure and well content, its provision coming to it in abundance from every places both it (its people denied the favors of Allah (with ungratefulness) so Allah made it taste extreme hunger (famine) and fear, because of that evil (i.e. denying prophet Muhammad) which they (its people) used to do verily there had come unto them a messenger (Muhammad) from among themselves. Still, they denied him, so the torment overtook them while they were wrongdoers.²⁷

In reciprocation, if people believed, feared by maintaining law and order, the economic crises will be addressed by opening the door of blessing from heaven and earth as Allah also says:

وَلَوْ أَنَّ أَهْلَ الْقُرَى آمَنُوا وَاتَّقَوْا لَفَتَحْنَا عَلَيْهِم بَرَكَاتٍ مِنَ السَّمَاءِ وَالْأَرْضِ وَلَكِنْ كَذَّبُوا فَأَخَذْنَاهُمْ بِمَا
كَانُوا يَكْسِبُونَ : أَفَأَمِنَ أَهْلُ الْقُرَى أَنْ يَأْتِيَهُمْ بَأْسُنَا بَيَاتًا وَهُمْ نَائِمُونَ : أَوْ أَمِنَ أَهْلُ الْقُرَى أَنْ يَأْتِيَهُمْ
بَأْسُنَا ضُحًى وَهُمْ يُلْعَبُونَ : أَفَأَمِنُوا مَكْرَ اللَّهِ فَلَا يَأْمَنُ مَكْرَ اللَّهِ إِلَّا الْقَوْمُ الْخَاسِرُونَ.

If the people of the towns had believed and feared Allah, we should indeed have opened out to them (all kind of) blessing from the heavens and the earth. Still, they believed (the truth or the Messengers) so we brought them to book for their misdeeds did the people of the towns ten fell secure against the coming of our punishment by night while they were sleep? Or did the people of the towns then feel secure against the coming of our punishment in broad daylight while they played about (carefree)? Did they then fell secure against the plan of Allah? None feels secure from the plan of Allah except losers (i.e, those doomed to ruin).²⁸

The above indicates that belief, obedience, and a God-fearing attitude create harmony, prosperity, and a good atmosphere of living, as well as nourishment for the entire community, thereby maintaining law and order. In a nutshell, societies should understand the wisdom behind the studies of

²⁷ Qur'an 16:112-113

²⁸ Qur'an 7:96-99

MaqāṣidalShariah and give adequate priority to the application of its principles and objectives, which deal with the welfare of people in general, rather than focusing on trivial issues pertaining to the Muslim community alone. Besides the above, leaders are reminded of their accountability to God, and their actions are to be recorded and judged accordingly, not solely by their legality, but also by their ethical and moral implications for society as a whole.²⁹

Regarding economic injustice, Islam emphasizes that Wealth is a trust from God, and its proper distribution is a moral duty which is divinely narrated and addresses the inequality for ensuring that the basic need of all people are met as the Qur'an explicitly commanded when almighty Allah says:

وَيُطْعَمُونَ الطَّعَامَ عَلَىٰ حُبِّهِ مِسْكِينًا وَيَتِيمًا وَأَسِيرًا

And they give food, despite their love for it, to the needy, the orphan and the captive.³⁰

Economic Development of the Principles of Maqasid Shari'ah (hifz al-maal): An Analysis

There are several development accrued by the Shari'ah that enhanced Islamic economic system through circulation of wealth, and it constitute an important role for transfer of wealth in the community among many hands as much as possible as the Qur'an has already indicated the need to prevent wealth from remaining in the hands of one person or to rotate from one specific person to another when He says:

مَا أَفَاءَ اللَّهُ عَلَىٰ رَسُولِهِ مِنْ أَهْلِ الْقُرَىٰ فَلِلَّهِ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسَاكِينِ وَابْنِ
السَّبِيلِ كَيْ لَا يَكُونَ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ وَمَا آتَاكُمُ الرَّسُولُ فَخُذُوهُ وَمَا نَهَاكُمْ عَنْهُ فَانْتَهُوا وَاتَّقُوا
اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ.

(Spoils taken) from the people of those villages God has turned over to His Apostle (all of it) belongs to God and the Apostle, the near of kin (of deceased believer), the orphans, the needy, and the wayfarer, so

29 Anas. The Relevance Of Maqasid Al Shari'ah In Addressing Humanitarian Crises. International Journal Of Academic Research.
30 Qur'an 76:8

that it may not be (a benefit) going round and round among such of you as may (already) be rich.³¹

Economically, the circulation of Wealth is a direct response to economic crises and is an important element of wealth preservation in Islamic law, which guarantees a balance and harmonious society, as well as sustainable development.³² To achieve these noble objectives, the Shari'ah establishes a formula that balances between personal natural desires for ownership and fair access of the whole society to a reasonable portion of Wealth and looked in to both side during the life of its owner and even after the owner's death which include:

- Prescribing financial measures, such as zakkat, zakkatalfitr, kaffarah, to maintain a balance society and provide a continues source of incomes for its lower class.
- Promoting and rewarding charitable acts such as waqf, hibah, hadiyyah, wasiyyah, e.t.c to ensure a healthy circulation of Wealth.
- Shifting lending to voluntary sectors, as an act of charity rather than for business.
- Promoting investments and prohibiting hoarding of Wealth.
- Prohibition all types of manipulation or monopolizations that channel Wealth to a small segment of wealthy people at the expense of the majority.³³

The Qur'anic verse that states wealth should not circulate only among the rich emphasizes the economic philosophy of Islam, which rejects the concentration of wealth in the hands of a few elites. Instead, Shari'ah encourages wealth to be widely circulated among a diverse society, thereby reducing economic inequality and preventing harmful social stratification.

³¹ Qur'an 59:7

³² Sri. Implementation Of *Maqasidalshari'ah* As A Model Of Economic Development Agriculture In East Java. Journal Of Business And Economics, USA 2024

³³ *Ibid*

This is highly relevant in the context of economic crises and social injustices that frequently arise in many conventional economic systems.³⁴

Shari'ah mechanisms such as zakat, zakat al-fitr, kaffarah, waqf, hibah, and wasiyyah function not only as ritual acts of worship but also as critical socio-economic instruments to maintain the smooth and sustainable circulation of wealth. These systems ensure a stable and continuous flow of income to the lower economic classes, making them effective corrective tools to combat poverty and inequality. Moreover, prohibitions against harmful practices such as hoarding, monopolies, market manipulation, and usury (riba) underline the ethical values in Islamic economics. In doing so, Shari'ah protects market integrity and ensures fair distribution of wealth, while also promoting responsible and sustainable economic behavior. This approach differs significantly from conventional economic systems that sometimes overlook moral and social aspects in pursuit of profit.³⁵

The shift of lending activities toward voluntary charitable acts and encouragement of productive investments highlights the strong spiritual dimension of Islamic economics. Wealth is viewed as a trust from God that must be managed with responsibility, gratitude, and social justice. This creates a balance between an individual's right to own wealth and their social obligations to the wider community. In the context of development, the Maqasid al-Shari'ah principles encourage inclusive growth that not only focuses on capital accumulation but also on job creation, poverty alleviation, and sustainability of social and economic environments. In other words, economic development based on hifz al-mal is just, sustainable, and socially conscious. In the modern era, applying the Maqasid al-Shari'ah principles can serve as an alternative model to address global challenges such as economic inequality, financial crises, and social exclusion. Financial systems and public policies grounded in the protection and circulation of wealth according to

³⁴ Sulaiman D Muhammad et al., "Distribution of Wealth an Islamic Perspective: Theoretical Consideration," *World Applied Sciences Journal* 23, no. 8 (2013): 1118-24.

³⁵ Sharifah Fadylawaty Syed Abdullah and Ikmal Hafiz Jamal, "Conceptual Analysis On Islamic Philanthropy: Towards A Contemporary Approach," *Al-Qanatir: International Journal of Islamic Studies* 26, no. 2 (2022): 143-52.

Shari'ah can strengthen economic resilience while integrating ethical and social values.³⁶

In conclusion, the economic development arising from the Maqasid al-Shari'ah principles, especially *hifz al-mal*, represents a holistic approach that integrates individual rights, social responsibility, spiritual values, and economic functions. This model aims not only to create a just and balanced society but also to provide a sustainable framework for economic development rooted in social justice and high ethical standards.

Conclusion

This study confirms that Maqāṣid al-Sharī'ah, particularly the principle of *ḥifẓ al-māl* (the preservation and protection of wealth), is highly relevant for addressing contemporary economic challenges faced by families. In Islamic jurisprudence, the family represents the foundational social unit whose stability underpins the cohesion of the broader community. As such, safeguarding family welfare transcends moral obligations and stands as a normative objective embedded within Syariah. Surah al-Baqarah verse 2:188 offers a firm normative base by condemning unjust economic practices such as fraud, corruption, and the illicit seizure of others' assets. This Qur'anic injunction illustrates the ethical and economic ethos of Islam one inherently aligned with the objectives of justice, transparency, and equitable distribution championed by Maqāṣid. Rather than viewing Syari'ah merely as a static legal framework, this research advocates for its reconceptualization as a comprehensive system of values, anchored in universal humanistic and ethical principles. A systematic, logical, and integrative approach to Maqāṣid al-Shari'ah reveals dimensions of justice, dignity, communal harmony, and compassion elements too often underexplored in dominant legal interpretations. In today's pluralistic societies, wherein misperceptions about Islamic law are widespread, reviving these higher objectives can help project a more inclusive, nuanced, and socially responsible image of Syari'ah.

³⁶ Ruhul Salim, Mohammad Hossain, and Nasser Al-Mawali, "Distribution of Wealth and Resources in Islam: Restoring Social Justice, Peace and Prosperity," *International Journal of Economic Research* 13, no. 2 (2016): 571-86.

Notably, the higher goals of Islamic law including ḥifz al-māl—transcend religious affiliations, ethnicities, and languages. These universal values underpin the view that Syari'ah, when interpreted within its broader objectives, serves not only Muslims but humanity at large. By embedding Maqāṣid al-Shari'ah particularly ḥifz al-māl into Islamic family law, policymakers and scholars have the opportunity to craft a legal paradigm that is both ethically grounded and practically responsive to contemporary social and economic realities. Through the dual lenses of doctrinal (normative) and empirical (social learning) analysis, this research demonstrates that operationalizing Maqāṣid al-Shari'ah offers concrete solutions to family economic crises. Its operational principles—such as protection from economic harm, equitable inheritance, and anti-fraud safeguards can inform policies and regulatory frameworks that prevent exploitation of vulnerable households. This study underscores that the integration of Maqāṣid al-Shari'ah into family law is instrumental in fostering:

- A socially just legal ecosystem that balances individual rights and communal welfare.
- Economic resilience through equitable distribution of wealth and resources.
- Ethical governance that curtails corrupt practices and strengthens transparency.
- Cross-cultural cohesion by promoting universal jurisprudential values.

In essence, the principle of ḥifz al-māl functions not just as a theological doctrine, but as a practical blueprint for socio-economic order within the family and society. It offers a vision of Islamic law as morally responsible, economically just, and spiritually conscious enabling individuals and communities to thrive in accordance with divine wisdom.

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