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# Economic Justice in the Perspective of Sharia: Solutions to Facing Social Inequality

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#### **ABSTRACT**

This study aims to analyze the concept of economic justice from a sharia perspective and explore its application as a solution to the increasing social inequality in society. Economic justice in Islam is a fundamental principle that emphasizes the fair distribution of resources, protection of vulnerable groups, and equal access to economic opportunities. To achieve these goals, this study uses the Systematic Literature Review (SLR) method, which is a structured and systematic approach to identifying, evaluating, and synthesizing scientific literature relevant to the research topic. This method is used to gain a comprehensive understanding of sharia principles such as monotheism, justice ('adl), balance (tawazun), and social responsibility that are the basis for creating a just economic system. The results of the study show that Islamic economic justice is realized through wealth distribution instruments such as zakat, infaq, shadaqah, and waqf, as well as the prohibition of exploitative economic practices such as usury, gharar, and maysir. The current social and economic inequality is caused by various structural factors, including uneven distribution of assets, educational inequality, and a discriminatory economic system. Therefore, the implementation of a shariabased economic system is a relevant and applicable solution in overcoming social inequality. This approach has proven effective through the application of models such as Baitul Maal wat Tamwil (BMT), sharia cooperatives, and productive waaf, which are able to build an inclusive, sustainable, and equitable economic system. Thus, sharia economics is not only normative in value, but is also able to answer contemporary socioeconomic challenges practically.

Keywords: Economic Justice, Islamic Economics, Social Inequality

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#### **INTRODUCTION**

Social inequality is one of the problems that continues to be faced by many countries, including Indonesia. This phenomenon arises due to the unequal distribution of wealth, income, and access to economic resources in society (Thaha, S., et al. 2024). When a small portion of the population controls most of the assets and economic opportunities, while the majority is left behind, a widening social gap is created. This inequality not only has an impact on the economic side, but also triggers social problems such as structural poverty, unemployment, low quality of education, and horizontal conflict in society. In Indonesia, social inequality is reflected in the Gini index which still shows a significant gap between the rich and the poor. Urban areas tend to be more advanced than rural areas, and access to basic services such as education, health, and infrastructure is still unequal. This shows that economic development is not yet fully inclusive (Alfinur, K. 2024).

In the context of Islamic economics, this kind of inequality is seen as a form of injustice (zulm) that must be addressed immediately. Islam emphasizes the importance of fair distribution of wealth through instruments such as zakat, infaq, shadaqah, and



waqf. In addition, the prohibition of usury, gharar, and maysir practices also serves as a mechanism to prevent economic exploitation that can worsen inequality. With a sharia-based approach, economic justice is not only a goal, but also part of worship and social responsibility. Therefore, the application of Islamic economic principles is believed to be an alternative solution that is solution-oriented and just in dealing with social inequality in modern society. As a result, there is an increasingly widening gap between the rich and the poor, which has an impact on the emergence of various social problems such as unemployment, extreme poverty, and limited access to education and health services (Amsari, S., et al. 2024).

Conventional economic systems dominated by capitalist orientation are often considered incapable of providing fair and sustainable solutions to the problem of social and economic inequality. In this system, the accumulation of wealth often only circulates among certain groups, especially those who have access to large capital, technology, and power networks. This results in an exclusive economic pattern, where the rich get richer while the poor find it difficult to escape the cycle of poverty (Anzaikhan, M., et al. 2025). The free market principles that underlie capitalism tend to ignore moral and ethical aspects, so that practices such as monopoly, speculation, and exploitation become commonplace. In addition, this system emphasizes economic growth more than equitable distribution of development results, so that even though a country's macroeconomic indicators appear to be increasing, the reality on the ground actually shows increasingly widening inequality (Husain, AH, & Maulana, S. 2024). The state often only acts as a market facilitator and not a protector of vulnerable groups, so that social justice is neglected. Unlike Islamic economics, conventional economic systems rarely consider elements of social responsibility and the elimination of structural injustice as a whole. Therefore, many parties have begun to look for alternative approaches that are more humane, fair, and sustainable—one of which is a sharia-based economic system that upholds the values of justice, balance, and siding with the weak. In this context, sharia economics offers an alternative approach based on the values of justice, balance, and social concern. The basic principles of Islamic economics such as zakat, infak, sedekah. prohibition of usury, and the concept of fair distribution of wealth are the foundation for creating shared prosperity and overcoming social inequality (Suaib, S., & Zulhijjah, AN 2024).

Economic justice in the perspective of sharia is not only normative as a moral value or principle, but also applicable in the social and economic life system of society. Islam does not only call for justice as an ideal concept, but also presents a practical mechanism that can be realized in everyday life. The main goal of economic justice in Islam is to create maslahah (general welfare) for all levels of society, and to prevent mafsadah (social and economic damage) caused by an exploitative and unjust economic system (Darmalaksana, W. 2022). In sharia economics, justice is not interpreted as absolute equality, but as the granting of proportional rights and protection of weak groups so that they are not excluded from the development process. Justice is upheld through the regulation of ownership, distribution of wealth, and economic interactions that are free from elements of usury, gharar, and maysir. Basic principles such as tauhid, 'adl (justice), tawazun (balance), and social responsibility are the main foundations in building an economic system that is not only efficient, but also oriented towards spiritual and humanitarian values (Nurliana, N., & Zaki, K. 2021

The implementation of sharia economic justice is also reflected in various instruments such as zakat, waqf, infaq, and shadaqah which systematically function as a means of redistributing wealth in society. These instruments are designed not only as a form of individual worship, but also as a social mechanism to reduce the economic gap

between the rich and the poor. Zakat, for example, is an obligation on the wealth of the wealthy which is directly allocated to eight groups of mustahik (recipients) as stipulated in the Qur'an. The function of zakat in the economy is not only to help the consumptive needs of the poor, but also to encourage productivity through zakat-based economic empowerment programs (Harahap, EW, & Latifah, S. 2024).

Meanwhile, infaq and shadaqah, although voluntary, have strategic value in strengthening social solidarity and fostering a culture of caring in society. Infaq and shadaqah can be used flexibly to meet emergency needs, education, health, and even business capital for the underprivileged. Meanwhile, waqf, especially productive waqf, is one of the most potential instruments in supporting long-term economic development. Waqf assets that are managed professionally can be developed into public facilities such as schools, hospitals, agriculture, or property whose results are sustainable for the welfare of the people (Abuhasmy, Z. 2020).

By integrating these four instruments into the national economic system, wealth redistribution is not just a slogan, but can be realized in real terms through policies and management that are trustworthy, transparent, and organized. Through this mechanism, Islamic economics demonstrates its ability to create a balance between economic growth and equity, so that social justice can be achieved and economic inequality can be reduced sustainably. (Suma, MA, & Rodoni, A.) In addition, the state also has an important role in ensuring that this justice runs well, through fiscal and monetary policies that are in accordance with Islamic law, as well as supervision of economic practices so that they remain within ethical and fair corridors. With a comprehensive approach, Islamic economics does not only aim to increase growth alone, but also ensures that the results of this growth can be felt evenly by all levels of society. This is a real manifestation of the principle of rahmatan lil 'alamin, where the economic system is directed to provide broad and non-exclusive benefits. Through a fair wealth distribution mechanism, empowerment of marginalized groups, and prohibition of destructive economic practices, Islamic economics seeks to minimize inequality and maintain social balance. In this way, community life can run harmoniously, stably and fairly, without any domination of certain groups over others (Rasidah, F. 2025).

Islamic economics views that social inequality is not merely an economic phenomenon, but also a moral and humanitarian issue that must be resolved systematically. Therefore, sharia economic instruments such as zakat, waqf, infaq, and the prohibition of usury are not only symbolic or ritualistic, but contain transformative values that can touch the root of the inequality problem itself. The state, sharia financial institutions, and society need to synergize in implementing these values in order to create an inclusive economic system that is oriented towards shared welfare (Ali Mustofa, MUS 2020). Therefore, it is important to examine in more depth how sharia principles—such as justice ('adl), balance (tawazun), and social responsibility—can be used as concrete solutions in facing the increasingly complex reality of social inequality today. This study is not only important for strengthening the theoretical foundation of Islamic economics, but also as a real contribution in formulating fairer and more sustainable economic policies and practices in the modern era.

This study aims to analyze the concept of economic justice from a sharia perspective, and to identify how these principles can be implemented in real terms as a solution to addressing increasingly complex and multidimensional social inequality. In this context, Islamic economics is seen not only as an alternative system, but also as a holistic approach that combines spiritual, moral, and social values within a sustainable economic framework. Through this study, researchers will examine various instruments and mechanisms for wealth distribution in Islam, such as zakat, waqf, infaq, and

shadaqah, and explore the role of the state, Islamic financial institutions, and society in realizing economic justice. In addition, this study will also explore the obstacles and challenges of implementing Islamic economics in the current context, both in terms of regulation, culture, and institutional infrastructure, so that more applicable and relevant strategies can be found. It is hoped that the results of this study will not only provide theoretical contributions to the literature on Islamic economics, but also be practically useful in encouraging the development of a more just, equitable, and equitable economic system for all levels of society, regardless of social, economic status, or geographic region. Thus, this research is expected to be part of a real solution in efforts to overcome social inequality which is still a major problem in many countries, including Indonesia, and provide a new direction for economic development based on humanitarian values and universal justice within the framework of sharia.

# **METHOD**

This study uses the Systematic Literature Review (SLR) method, which is a structured and systematic approach to identify, evaluate, and synthesize various scientific literature relevant to the topic of economic justice in a sharia perspective and solutions to social inequality. The purpose of this method is to gain a comprehensive understanding of the concept and principles of economic justice according to Islam and to see how these values can be applied in the current social and economic context (Athief, FHN, et al. 2022). The first step in this SLR is to formulate research questions, including: how are the principles of economic justice in a sharia perspective explained in the literature, and how these principles contribute to overcoming social inequality. Furthermore, a literature search process was carried out through several scientific databases such as Google Scholar, DOAJ, ResearchGate, and other online libraries, using keywords such as "economic justice in Islam", "social and sharia economic inequality", "Islamic economic justice", and "zakat as a tool to reduce inequality".

The literature reviewed was selected based on certain criteria, namely published in the last 10 to 15 years, relevant to the research theme, and derived from credible academic sources such as scientific journals, seminar proceedings, and academic books, both in Indonesian and English. After the literature was collected, the next stage was to conduct an evaluation and content analysis using a thematic synthesis approach to identify patterns, relationships between concepts, and research gaps that were still open. The results of this literature review were then presented in the form of scientific narratives and summary tables, which aim to provide a comprehensive picture of how the values of Islamic economic justice can be an applicable and relevant solution in overcoming social inequality that occurs in modern society.

#### RESULTS AND DISCUSSION

# General understanding of economic justice

Economic justice generally refers to a condition in which the distribution of resources, income, and economic opportunities is carried out fairly and evenly across all levels of society. This justice does not always mean that every individual gets the same share, but rather ensures that everyone has equal access to economic opportunities and is treated fairly in the prevailing economic system. The main principle of economic justice is to avoid extreme social inequality and create a balance between the rights and obligations of each individual in economic life. In this context, economic justice demands regulations or systems that guarantee protection for vulnerable groups, empowerment of the poor, and the creation of an inclusive and sustainable economic environment. Thus,

economic justice is an important foundation in realizing a prosperous and civilized society (Mubarok, MH, et al. 2024).

The concept of justice in economics is an idea that emphasizes the importance of fair distribution of resources, wealth, and opportunities in economic activities. Justice in this context does not mean absolute equality, but rather giving each individual according to their rights, efforts, and needs. In the economic system, justice is realized through equal treatment before the law, fair access to education, employment, and protection of vulnerable groups from exploitation and structural inequality (Muis, AAS 2022). Economic justice also includes regulating market mechanisms so that they do not only benefit certain parties, and demands the role of the state in creating policies that encourage equality and shared prosperity. In its implementation, economic justice is the key to creating social stability, reducing poverty, and building an empowered and economically balanced society.

Islamic economics is built on the foundation of basic principles that are not only rational, but also spiritual and moral. The first principle is Tawhid, which is the belief in the oneness of Allah as the center of all life activities, including in the economic field. Tawhid instills that all forms of true ownership belong to Allah, while humans are only caliphs (managers) who must use resources according to His rules. On this basis, every economic activity must have the value of worship and must not conflict with sharia. The second principle is Justice (Adl), which means giving rights to those who are entitled and putting something in its place (Ahyani, H., & Nurhasanah, E. 2020). In the context of economics, justice demands a fair distribution of wealth, no exploitation, and protection of individual and collective rights. Justice also rejects the practices of usury, fraud, and monopolies that harm others. The third principle is Balance (Tawazun), which emphasizes the harmony between the interests of individuals and society, between material and spiritual aspects, and between the world and the hereafter. Islamic economics does not ignore the achievement of profit, but it must be achieved ethically and in a balanced manner, without sacrificing social or environmental values. Finally, there is Social Responsibility, which emphasizes that every individual has an obligation to help others and not live individually. This principle is realized through instruments such as zakat, infag, sedekah, and wagf, which aim to reduce social inequality and create distributive justice. With these principles, Islamic economics does not only focus on growth, but also on blessings, welfare, and comprehensive social justice (Hidayat, MS, & Huda, Q. 2023).

#### **Social and Economic Inequality**

Social inequality is a condition in which there is a striking difference or gap in access to resources, income, education, health services, employment, and other social rights among community groups. This inequality is not only economic, but also includes social and structural dimensions that hinder the creation of justice and equality in community life. Social inequality can cause societal polarization, increase poverty, and trigger conflict and social instability.

To measure social inequality, several indicators are used that can be observed and analyzed. One of the main indicators is the Gini Ratio (Gini Coefficient), which is a statistical measure that shows the level of inequality in the distribution of income or wealth in a population. The closer to 1, the higher the inequality. In addition, other indicators that are often used are poverty rates, unemployment, access to education and health services, levels of economic participation, and regional or geographic disparities (for example between cities and villages). These indicators help the government and

social institutions to map and formulate appropriate policies to address social inequality in order to create a more just and prosperous society (Nasoha, AMM, et al. 2025).

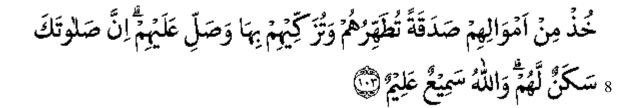
Social inequality does not occur suddenly, but is the result of various interrelated factors that occur over a long period. One of the main causes is the unequal distribution of assets, where a small part of society controls most of the economic resources such as land, capital, and wealth, while the majority only have limited access. When asset ownership is concentrated in the hands of a few people, the opportunity to improve their standard of living becomes increasingly limited for lower-class groups. In addition, unequal access to education is also a significant cause. Education is the key to social mobility, and limited access to quality education will strengthen the cycle of poverty from generation to generation. People who do not have adequate education tend to have difficulty getting decent jobs and earning enough income, thus deepening the gap of inequality (Todaro, MP, & Smith, SC 2006). Another factor is systemic injustice, namely socio-economic structures and policies that tend to benefit certain groups and marginalize others. This can be seen in the tax system, labor regulations, financial systems, and corrupt and discriminatory bureaucratic practices. This kind of injustice makes groups that are already economically strong increasingly benefit, while the weak are increasingly left behind. Other causes also include differences in geographical areas (such as cities and villages), lack of job opportunities, and inequality in access to basic services such as health, housing, and infrastructure. All of these factors influence each other and reinforce social inequality, so a comprehensive and equitable solution is needed to address it (Muchlis, M. 2020).

Increasing social and economic inequality can have various negative impacts on the stability of a country, both in social and economic aspects. In the social field, inequality creates a gap between the rich and the poor, leading to dissatisfaction, social jealousy, and the potential for horizontal conflict in society. When some people feel they do not receive justice and access to the same resources, trust in the government and the social system will decrease, which will ultimately disrupt social harmony and increase the risk of social instability. Meanwhile, from an economic perspective, inequality can slow down overall economic growth. When wealth is only concentrated in the hands of a few people, the purchasing power of the community in general will decrease, so that demand for goods and services will also weaken. Inequality also causes low productivity due to the suboptimal use of human resources, especially among the poor who do not have access to adequate education and skills. In the long term, this will hinder sustainable economic development and create community dependence on state social assistance. Therefore, inequality is not only a matter of justice, but also a real threat to social and economic stability. Addressing inequality is important to create a just, prosperous society with a strong and inclusive economic future (Widiningsih, W. 2020).

# The Concept of Economic Justice in Sharia

In the Islamic economic system, zakat, infaq, shadaqah, and waqf have a very important role as instruments of wealth redistribution in order to realize social justice and reduce economic inequality. Zakat, as an obligation for every qualified Muslim, functions to cleanse wealth and distribute part of the wealth from the wealthy to the eight entitled groups (asnaf), as mentioned in the Qur'an. Zakat ensures the flow of wealth from the rich to the needy in a structured and orderly manner, so that it can reduce the concentration of wealth in certain groups only.

QS At-Taubah verse 103



Meaning: Take zakat from their wealth (in order to) purify and cleanse them, and pray for them because indeed your prayer is peace for them. Allah is All-Hearing, All-Knowing (QS At-Taubah verse 103).

Infaq and shadaqah, although voluntary in nature, still play a major role in helping the underprivileged. Both are not limited in amount and time, so they can be a flexible and even source of social support. Infaq and shadaqah are not only material, but can also be in the form of energy, time, and attention, all of which contribute to strengthening social solidarity and narrowing the gap between the rich and the poor. Meanwhile, waqf plays a role in creating long-term benefits through the management of productive assets whose results are used for the public interest, such as education, health, and social development. Waqf allows the community to enjoy public facilities sustainably without burdening the state budget. With professional and trustworthy management, waqf is able to create equal access to basic services and improve the welfare of society as a whole (Nasution, WH 2020).

In other words, these four instruments are not only forms of worship, but also effective Islamic economic mechanisms in regulating the distribution of wealth in a fair and sustainable manner. Through zakat, infaq, shadaqah, and waqf, Islamic economics builds a system of social solidarity that encourages balance and eliminates inequality in society. In the Islamic economic system, the prohibition of usury, gharar, and maysir is not only a theological rule, but also a real form of protection against the practice of exploitation and economic injustice. Usury, which is the addition or interest in a loan transaction, is prohibited because it creates inequality and oppresses the weak. In practice, usury exploits the needs of the poor by imposing obligations greater than their ability, thus deepening poverty and increasing social inequality. Gharar, which means uncertainty or ignorance in a contract or transaction, is also prohibited because it opens up opportunities for fraud and injustice. An example is the sale and purchase of goods whose specifications are unclear or not yet owned. In this kind of transaction, one party is very likely to be harmed due to unbalanced information or unclear agreements. Islam demands openness and certainty in transactions so that no party is harmed. Meanwhile, maysir or gambling is any form of transaction that contains elements of luck, high speculation, and is not based on real effort. Maysir causes injustice because one party can gain huge profits instantly without productivity, while the other party can suffer huge losses without rational reasons. This activity damages work ethics, increases inequality, and often makes weak groups victims. By prohibiting these three elements, Islam aims to create an economic system that is fair, transparent, and free from oppression. The prohibition of usury, gharar, and maysir is a form of protection for the rights of all parties, especially weak groups, to avoid exploitative and detrimental economic practices (Afifah, DD, et al. 2024).

# Implementation of the Sharia Economic System as a Solution

From a sharia perspective, the state has a central role in creating and maintaining economic justice for the sake of realizing the welfare of the people. Islam not only regulates the relationship between individuals and their God, but also regulates the social

life system, including in the economic sector. The state functions as a regulator and supervisor (hisbah) to ensure that all economic activities run in accordance with sharia principles such as justice (adl), balance (tawazun), and social responsibility. The state is obliged to prevent economic practices that are detrimental to society, such as usury, gharar, and maysir, and to ensure that transactions take place honestly and transparently. In addition, the state also plays a role in the redistribution of wealth through the management of zakat, infaq, shadaqah, and waqf in a professional and trustworthy manner. These instruments can be used to help the poor, provide basic services, and create fair employment. The state is also tasked with providing equal access to education, health, and economic resources, so that all people have the same opportunities to develop (Arfah, A., & Arif, M. 2021).

In Islamic economics, the state is not only a facilitator, but also a protector of the weak from exploitation and injustice. The Prophet Muhammad and the caliphs after him are examples of how Islamic leaders use their power to uphold socio-economic justice, protect the rights of the people, and ensure a fair distribution of wealth. Thus, the role of the state in Islamic economics is to create a just, civilized, and welfare-oriented order in accordance with divine values. In the Islamic economic system, fiscal and monetary policies are still needed to maintain economic stability, but must be based on sharia principles. Islamic fiscal policy refers to the management of state revenues and expenditures in accordance with Islamic law. The main instruments in Islamic fiscal policy are zakat, kharaj (tax on agricultural land), jizyah (tax for non-Muslims), and revenues from wagf, infag, and shadagah. All of these instruments are used to finance public needs, such as education, health, infrastructure, and assistance for the poor and vulnerable groups, in order to create social justice and an equitable distribution of wealth. The state can also impose taxes (dharibah) in emergency conditions, provided that they are not burdensome and still maintain the principle of justice (Meiliyana, I., & Djausal, GP 2021).

Meanwhile, sharia-based monetary policy is implemented without using conventional instruments such as interest (riba), because riba is prohibited in Islam. Instead, the instruments used include interest-free checking and savings, sharia investment certificates, control of the amount of money in circulation through sukuk (sharia bonds), and moral suasion policies from sharia central banks to maintain monetary stability. Sharia central banks can also use the Sharia Open Market Operations Instrument (IOPTS) to regulate liquidity, using contracts such as mudharabah and murabahah, not through the interest system. With fiscal and monetary policies that are in accordance with sharia, the state can realize a stable, fair, and sustainable economic system, while maintaining spiritual, moral, and social values in every policy decision (Komarudin, M. 2023).

Islamic economics is not only normative, but also has applicative models that have been implemented in various countries, including Indonesia. One model that has proven effective in empowering the people's economy is Baitul Maal wat Tamwil (BMT). BMT is a sharia microfinance institution that carries out two main functions: Baitul Maal, which manages social funds such as zakat, infaq, and shadaqah; and Baitul Tamwil, which manages business and investment funds based on sharia contracts such as mudharabah and murabahah. BMT is very suitable for the MSME scale because it is community-based, easily accessible to the lower classes, and plays a role in accelerating Islamic financial inclusion. In addition to BMT, sharia cooperatives are also an economic model that upholds the values of justice and togetherness. Unlike conventional cooperatives, sharia cooperatives run their businesses based on sharia principles and avoid usury, gharar, and maysir. This cooperative is a forum for its members to help each other in fulfilling

economic needs, such as business financing, savings and loans, and procurement of goods, with a transparent and fair profit-sharing system (nisbah). Sharia cooperatives also strengthen solidarity between members and build economic independence in the community.

Meanwhile, a productive waqf-based economy is a waqf management model that is directed at long-term economic activities. Waqf assets are not only stored or used statically, but are managed productively—for example in the form of building hospitals, schools, agriculture, or property whose results are used for the public interest. This model provides sustainable economic benefits, increases the independence of social institutions, and opens up employment opportunities. With professional and transparent management, productive waqf can be a strategic solution in alleviating poverty and social inequality. Through these models, Islamic economics is present not only as a theory, but also as a real system that is applicable and able to encourage community welfare in an inclusive and sustainable manner.

# **CONCLUSION**

This study concludes that economic justice is a fundamental concept in creating equitable and civilized social welfare. In general, economic justice refers to the fair distribution of resources, wealth, and opportunities, by prioritizing protection for vulnerable groups and ensuring equal access to basic services and economic opportunities. This justice does not require equal outcomes, but rather ensures equal access and fair treatment in the economic system. From a sharia perspective, the concept of economic justice is upheld through principles such as monotheism, justice (adl), balance (tawazun), and social responsibility. These principles are manifested in instruments such as zakat, infag, shadagah, and wagf which function as mechanisms for wealth distribution and social empowerment. Islam also rejects exploitative economic practices such as usury, gharar, and maysir, because they are considered to damage the economic order and exacerbate social inequality. The increasing social and economic inequality is caused by various structural factors such as unequal distribution of assets. unequal access to education, and an unfair socio-economic system. This inequality has a negative impact on social stability and long-term economic development. Therefore, the implementation of a sharia-based economic system is a relevant and applicable solution. Through sharia-based fiscal and monetary policies, the role of the state becomes very important as a regulator and protector of society, especially the weak groups. Applicative models such as Baitul Maal wat Tamwil (BMT), sharia cooperatives, and productive waqf are real evidence that the Islamic economic system is not only normative, but also practical and adaptive to modern challenges. Thus, the implementation of the sharia economic system can be a strategic solution to overcome social inequality, build an inclusive, sustainable, and equitable economic system, and create prosperity for all levels of society.

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