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The role of Islamic economics in improving social and economic welfare

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ABSTRACT

This study aims to analyze the role of sharia economics in improving social and economic welfare through the Systematic Literature Review (SLR) approach. This method is carried out in a structured manner to collect, evaluate, and analyze literature relevant to the research topic. The first stage is to formulate research questions regarding the contribution of sharia economics in poverty alleviation and financial inclusion. Literature was collected from scientific databases such as Google Scholar, Scopus, and ScienceDirect with keywords related to sharia economics and social welfare. Literature selection is carried out based on inclusion and exclusion criteria to ensure quality and relevance. The data obtained was analyzed using a thematic analysis method, grouping the findings into main themes such as the role of zakat, Islamic banking, and the impact of waqf on the community's economy. Validation is carried out using the Critical Appraisal Skills Programme (CASP) tool to ensure the quality of the articles analyzed. The results of the study show that sharia economics plays a significant role in improving social and economic welfare with the principles of social justice, sustainability, and social responsibility. Instruments such as zakat, waqf, infaq, and alms contribute greatly to community empowerment and the reduction of economic disparities. However, the development of the Islamic economy still faces challenges such as lack of understanding, inadequate regulations, and competition with conventional economic systems. Therefore, education, regulatory improvement, and integration with the global market are needed to maximize the benefits of the sharia economy.

Keywords: *Sharia Economy, Social Welfare, Sharia Economic System.*

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INTRODUCTION

Sharia economics is an economic system based on Islamic sharia principles, which aims to realize social and economic welfare in a fair and equitable manner. This system regulates all aspects of economic life, from buying and selling transactions, financing, to the distribution of wealth, prioritizing the principles of justice, transparency, and sustainability (Syamsuri, H., et al. 2024). The basic principles of sharia economics include prohibitions on practices that harm other parties, such as usury (interest), gharar (uncertainty), and maysir (gambling), as well as encouraging fair sharing of risks and profits between parties involved in a transaction.

Al-Baqarah verse2:276

يَمْحَقُ اللّٰهُ الرِّبٰوا وَيُرْبِى الصَّدَقٰتِ ۗ وَاللّٰهُ لَا يُحِبُّ كُلَّ كَفَّارٍ اَثِيْمٍ ٢٧٦

Meaning: Allah destroys usury and enriches charity. Allah does not like anyone who remains in disbelief and wallows in sin (Al-Baqarah verse2:276).

Sharia economics is not only limited to Islamic banking, but also covers various economic sectors, such as trade, industry, agriculture, and even the social sector. In this context, sharia economic instruments such as zakat, waqf, infaq, and sedekah play an important role in supporting a more equitable distribution of wealth (Al-Mubarak, MAR, Iman, N., & Hariadi, FW 2021). Zakat, as an obligation for Muslims who are able, helps reduce social inequality by distributing some of the wealth from the rich to the needy. Waqf, which is used for social interests, such as the construction of public facilities or education, provides long-term benefits to the wider community. In addition, the sharia economic system also prioritizes profit-sharing financing, such as mudharabah and musyarakah, which provide opportunities for economic actors to share profits and risks in each transaction. This is different from the interest-based financing system in conventional economics which tends to favor the lender (Kahfi, A., & Zen, M. 2024). Sharia-based financing encourages the emergence of more inclusive businesses, especially for micro, small, and medium enterprises (MSMEs), which often have difficulty accessing financing from conventional banks. Sharia economics also focuses on community empowerment, by ensuring that all individuals have the opportunity to access the economic resources needed to improve their quality of life. This system supports job creation, increases financial inclusion, and provides opportunities for disadvantaged communities to improve their economic conditions through programs such as sharia microfinance (Akbar, FMA, et al. 2024).

However, to achieve this goal, the Islamic economy faces various challenges, such as the lack of in-depth understanding of Islamic principles among the community, limited regulations and supporting infrastructure, and competition with the more established conventional economic system. Therefore, joint efforts are needed from the government, financial institutions, and the community to overcome these obstacles by developing more supportive regulations, increasing human resource capacity, and encouraging innovation in Islamic products and services. With a holistic and sustainable approach, the Islamic economy has the potential to create a more just, prosperous, and sustainable society, which prioritizes not only material benefits, but also social and spiritual welfare for all humanity. In the context of global economic development, the Islamic economy is increasingly receiving attention because of its ability to provide solutions to various economic problems, such as social inequality, poverty, and financial crises (Maulana, N., et al. 2024).

Along with the increasing public awareness of the importance of the principles of a just economy, the sharia economy has grown rapidly, especially in countries with a Muslim majority population. This phenomenon is not only limited to the banking sector, but also extends to various other fields, such as investment, capital markets, insurance, and the social economic sector. The growth of the sharia economy is further strengthened by the awareness that a fair, transparent, and morally based economic system can provide a solution to the economic inequality and social injustice that often occurs in the conventional economic system (Angganita, NAH, & Novitasari, EF 2024). In countries with a Muslim majority, such as Indonesia, Malaysia, Saudi Arabia, and Turkey, the application of sharia economic principles has become an increasingly attractive option. This is driven by the fact that the sharia economy offers a more humane and sustainable alternative in managing economic resources. The main principles of the sharia economy, such as the prohibition of usury (interest), the prohibition of speculation (maysir), and excessive uncertainty (gharar), provide a foundation for fairer and more transparent transactions. This answers the needs of society for an economic system that not only benefits a handful of parties, but also provides benefits to all levels of society (Ermelia, T., Imsar, I., & Harahap, RD 2023).

Sharia economics offers concrete solutions to the inequality in wealth distribution that often occurs in conventional economic systems. Through instruments such as zakat, waqf, and infaq, sharia economics seeks to overcome poverty and improve social welfare. Zakat, as an obligation for Muslims who are able, serves as a tool for redistributing wealth from the more able to the needy, while waqf can be used to finance social facilities such as schools, hospitals, and other infrastructure that benefit the wider community. Infaq and sedekah also play an important role in supporting broader social and humanitarian activities (Malasyi, S., et al. 2024). In addition, the principle of profit sharing in sharia financing, such as mudharabah and musyarakah, provides benefits to all parties involved in the transaction, both capital providers and recipients of capital. In this system, risks and profits are shared fairly, which can reduce the inequality that often occurs in interest-based lending systems. This opens up opportunities for small and medium-sized entrepreneurs (SMEs) to access financing in a more affordable way and in accordance with the principles of social justice. The development of the sharia economy is also driven by advances in technology and digitalization, which make it easier for sharia financial products and services to be accessed by the wider community. Sharia financial technology (sharia fintech) has expanded market reach and made it easier for individuals and businesses to access financial services without having to be tied to the traditional banking system. The use of digital applications for zakat payments, sharia investments, and financing services is also increasingly popular, creating a more inclusive and efficient economic system (Islami, A. 2021).

However, even though the Islamic economy has grown rapidly, major challenges still remain. In some countries, the lack of in-depth understanding of the principles of sharia in economics and finance is a major obstacle. This often causes hesitation among the public and industry players to fully adopt the Islamic economic system. In addition, the supporting infrastructure, both in terms of regulations and competent financial institutions, still needs to be improved in order to encourage more rapid growth of the Islamic economy (Adnan, M., & Maarif, S. 2024). To overcome this challenge, there needs to be a joint effort from the government, educational institutions, and the private sector to spread a broader understanding of the principles of Islamic economics and its benefits for society. The government also needs to strengthen regulations and policies that support the development of the Islamic financial industry, including the Islamic capital market and other financial products. With supportive policies and skilled human resources, the Islamic economy has the potential to continue to grow and make a major contribution to the global economy, especially in creating fairer and more equitable social welfare (Kusyana, K., et al. 2024). With the spirit of achieving shared prosperity and reducing social inequality, Islamic economics not only offers an alternative economic system for Muslims, but can also provide solutions to global challenges in creating a more inclusive, sustainable, and equitable economy. The basic principles of Islamic economics include the prohibition of riba (interest), gharar (uncertainty), and maysir (speculation), and emphasize the importance of justice, partnership, and shared prosperity.

Sharia economy does not only focus on financial gain, but also pays attention to moral and social aspects. Through instruments such as zakat, infaq, sedekah, and waqf (ZISWAF), sharia economy is able to make a real contribution to eradicating poverty and improving people's welfare. In addition, the application of the profit-sharing principle in sharia banking and investment can also increase financial inclusion and support sustainable economic development. However, despite its great potential, the implementation of sharia economy still faces various challenges, such as low sharia financial literacy among the community and limited access to sharia financial products and services. Therefore, collaborative efforts are needed from the government, sharia financial institutions, and the community to improve understanding and participation in sharia economy in order to achieve more equitable social welfare.

METHOD

The research method used in this study is the Systematic Literature Review (SLR), which is a structured approach to collecting, evaluating, and analyzing literature relevant to the research topic. In the context of "The Role of Islamic Economics in Improving Social and Economic Welfare", SLR aims to identify and synthesize research results related to the role of Islamic economics in influencing social and economic welfare (Putri, NSA, & Az-Zahran, MH 2025). The first stage in the SLR method is to formulate specific research questions, such as how Islamic economics contributes to poverty alleviation and financial inclusion. Furthermore, relevant literature is collected through systematic searches in various scientific databases, such as Google Scholar, Scopus, and ScienceDirect, using keywords related to Islamic economics and social welfare. After the literature is collected, a selection is carried out based on inclusion and exclusion criteria, where articles that are indexed and relevant to the research topic will be retained, while those that are not appropriate will be excluded. Data from the selected literature were then extracted and analyzed using the thematic analysis method, where findings from various articles were categorized into main themes, such as the role of zakat, Islamic banking, and the impact of waqf on the community economy. Validation of the quality of the articles was carried out using assessment tools such as the Critical Appraisal Skills Programme (CASP) to ensure that only quality literature was included in the analysis. The results of this study are compiled in a report that includes a synthesis of key findings, discussion, and recommendations for further research. This SLR method allows this study to provide a comprehensive and evidence-based understanding of the contribution of Islamic economics to improving social and economic welfare.

RESULTS AND DISCUSSION

Definition and basic principles of Islamic economics

Islamic economics is an economic system based on the principles of Islamic law (sharia). This system covers various aspects of economic life that follow the moral and legal guidelines set out in the Qur'an and Hadith. The main objective of Islamic economics is to create fair, balanced, and sustainable social and economic welfare, while avoiding detrimental practices such as riba (interest), gharar (uncertainty), and maysir (speculation). In general, Islamic economics does not only focus on financial gain, but also considers the welfare of society, social justice, and equitable distribution of wealth. Islamic economics emphasizes the importance of morality in business transactions and sustainability in economic activities, prioritizing the welfare of humanity as the main goal (Khoiry, KA, et al 2023).

Islamic economics is based on several basic principles that distinguish it from conventional economic systems. These principles are:

1. **Prohibition of Usury (Interest)**Usury, which in the economic context means interest, is prohibited in Islamic economics because it is considered to cause injustice. In Islamic economic transactions, profits should not be obtained from interest, but must be through fair profit sharing based on the risks borne together. This creates a more equal relationship between the provider and recipient of financing.
2. **Prohibition of Gharar (Uncertainty)**Gharar refers to transactions that involve excessive uncertainty or speculation. In Islamic economics, transactions that are unclear or full of speculation, such as uncertain buying and selling or transactions that

are very risky, are prohibited. All transactions must be carried out with transparency and clear certainty regarding the goods or services being traded.

3. **Prohibition of Maysir (Gambling)**Maysir refers to gambling activities or excessive speculation aimed at gaining profit without clear effort. Sharia economics prohibits all forms of activities that contain elements of gambling, because they are considered detrimental and unproductive. Therefore, investment in sharia economics must be based on real and productive activities.
4. **Principle of Justice (Fair)**Sharia economics emphasizes the importance of justice in every aspect of economic transactions. Profits and losses in a transaction must be shared fairly and equally between the parties involved. This principle also requires an even distribution of wealth, so that no party is oppressed or disadvantaged.
5. **Principles of Mudharabah and Musyarakah (Profit Sharing)**In Islamic economics, two forms of financing that are often used are mudharabah and musyarakah. Mudharabah is a cooperation agreement in which one party provides capital and the other party provides expertise or labor, with the results of the business being divided according to agreement. Musyarakah is financing based on the principle of profit sharing in which both parties contribute capital and share profits and losses proportionally.
6. **Principles of Sustainability and Social Responsibility**Sharia economics does not only focus on personal gain, but also considers the social and environmental impacts of economic activities. Economic activities must provide broader benefits to society and the environment, and pay attention to long-term sustainability. Therefore, the principle of social responsibility (CSR) is highly valued in the sharia economic system.
7. **Principle of Prohibition of Haram Activities**Sharia economics requires transactions and investments to avoid involvement in activities prohibited by Islam, such as alcohol trading, gambling, or industries that damage the environment. Every economic activity must be in accordance with the moral principles contained in the Qur'an and Hadith.

The main goal of Islamic economics: Common welfare and social justice

The main objective of Islamic economics is to create shared prosperity (maslahah) and social justice (adl) in society. Islamic economics focuses on the welfare of humanity as a whole, not just on the benefit of individuals or a handful of parties. This principle emphasizes that every economic activity must provide broad and sustainable benefits, not only for those who have capital or wealth, but also for all levels of society, especially those who are less fortunate. Shared prosperity means that economic activities must pay attention to a more equitable distribution of wealth, reduce social inequality, and improve the quality of life of society as a whole (Hehanussa, UK, & Gurudin, SR 2023). Therefore, Islamic economics does not only focus on achieving financial profit, but also on achieving higher moral and social goals. The principle of maslahah in Islamic economics covers all aspects of life, from economic, social, to environmental. Thus, every transaction and economic policy implemented must always prioritize the interests of humanity, by minimizing negative impacts on individuals, groups, and the surrounding environment. This concept is very relevant to a more holistic vision of Islamic economics, which does not only pursue material gain, but also pays attention to social welfare, justice, and environmental sustainability. In this case, maslahah becomes the main basis for economic decision-making, both by individuals, institutions, and the state (Pratama, LMR, & Castrawijaya, C. (2024).

Meanwhile, the principle of social justice (adl) in Islamic economics prioritizes the fair distribution of economic resources, so that every individual or group in society has equal access to economic opportunities and benefits. This includes reducing the gap between the rich and the poor, providing protection for the weak, and ensuring that everyone's economic rights are respected and protected. In other words, Islamic economics prioritizes a fairer and more equitable wealth distribution system, which not only benefits certain parties but also encourages equal welfare for all members of society (Adam, MNAS, et al. 2024).

The application of the principles of maslahah and adl in Islamic economics can be seen in various existing economic instruments, such as zakat, waqf, and infaq. Zakat, as a religious obligation for Muslims who are able, aims to distribute some of the wealth from the more able to those in need, so as to reduce poverty and social inequality. Waqf, which is used for social interests, such as the construction of educational facilities, health, and public infrastructure, provides broader benefits to society, regardless of social status. Meanwhile, infaq and sedekah contribute to supporting social and charitable activities, which in turn play a role in creating social welfare (Ahyani, H., et al. 2024).

Moreover, the sharia economy encourages the creation of fair and equitable employment opportunities, which can reduce unemployment rates and provide opportunities for individuals to improve their quality of life. The sharia-based economic system also prioritizes mutually beneficial partnerships, both in business and in financing, with the principle of fair profit sharing between investors and managers. Through mudharabah and musyarakah-based financing, the sharia economy encourages more transparent and sustainable cooperation, which pays attention to shared welfare, not just one-sided profits. In addition, the principle of justice in the sharia economy also includes protection of the economic rights of the community, including the right to decent work, the right to quality education, and the right to social protection. By providing equal opportunities for all individuals to participate in economic activities, the sharia economy plays a role in building an inclusive and just society, where everyone has an equal opportunity to improve their welfare (Ajustina, F., & Nisa, FL 2024).

Islamic economics also encourages sustainable development, by considering the economic impact on the environment and future generations. In this case, the principle of maslahah not only includes social welfare in the present, but also prioritizes future welfare by preserving natural resources and preventing environmental damage. Islamic economics supports wise and moderate management of natural resources, and encourages the use of environmentally friendly technology in economic activities. Overall, the goals of Islamic economics that focus on shared welfare and social justice are very relevant in the current global context, where social and economic inequality are major challenges. By prioritizing the principles of justice, equitable distribution of wealth, and protection of the weak, Islamic economics provides a more sustainable and equitable alternative for global economic development (Usman, U., et al. 2024). Through the application of these principles, it is hoped that Islamic economics can contribute to creating a more prosperous, inclusive, and just society, and can reduce social inequality throughout the world. Islamic economics not only prioritizes material aspects, but also pays attention to social and spiritual welfare. Islamic economic instruments such as zakat, waqf, sedekah, and infaq have an important role in achieving this goal, by distributing wealth from the wealthy to the needy and providing social funds for education, health, and public facilities. In addition, Islamic economics also emphasizes the principle of social justice, which means that every individual must be treated fairly in terms of wealth distribution and access to economic resources. This system avoids exploitation and injustice that often occurs in conventional economic systems, such as through the practice of usury, which often causes social inequality. Islamic economics also ensures fair sharing of risks and profits through profit-sharing transactions, such as mudharabah and musyarakah. By prioritizing moral principles, social justice, and community empowerment, Islamic economics aims to create a more inclusive and balanced economic system, where all parties have a fair opportunity to enjoy economic benefits (Imtinan, H., et al. 2024).

The Impact of Islamic Economics on Social Welfare

The impact of Islamic economics on social welfare is very significant because this system aims to create social justice and reduce economic inequality. One of the main impacts is poverty alleviation through zakat and waqf instruments. Zakat, which is obligatory for Muslims who are able, helps redistribute wealth to those in need, while waqf serves to provide social funds for public facilities such as hospitals, schools, and mosques, which provide long-term benefits to society. In addition, Islamic economics also plays a role in increasing financial inclusion by providing fair financing through profit-sharing systems such as mudharabah and musyarakah (Anami, R., & Haqan, A. 2024). This allows more people, including those who cannot access conventional banking services, to obtain financial services that are in accordance with Islamic principles. Islamic economics also contributes to the provision of jobs by encouraging the creation of businesses based on the principles of justice, which in turn reduces unemployment. In addition, the principle of a fairer distribution of wealth in Islamic economics helps reduce social and economic disparities. Justice in economic transactions, which avoids usury, gharar, and maysir, ensures that all parties in the transaction get their fair share. Islamic economics also focuses on community empowerment, providing education and training to improve the skills and economic capacity of individuals, especially those who are less fortunate. Overall, Islamic economics makes a major contribution to creating a more prosperous and just society by prioritizing the principles of justice, shared welfare, and social empowerment (Suri, AA, & Berliana, A. 2023).

Challenges and Solutions in the Development of Sharia Economy

Challenges in Developing Sharia Economy

The development of sharia economy in various countries, including Indonesia, faces a number of challenges that can affect the effectiveness and sustainability of this system. Some of the main challenges in the development of sharia economy include:

1. Lack of Understanding and Knowledge about Sharia Economics

One of the biggest challenges in developing sharia economics is the lack of deep understanding of the principles of sharia economics, both among the general public and economic actors. Many people still consider sharia economics as something that is limited only to sharia banking, even though sharia economics includes other sectors such as zakat, waqf, and profit-sharing financing.

2. Inadequate Infrastructure and Regulations

Although the sharia economy has grown rapidly in several countries, the infrastructure and regulations that support it are often inadequate. This includes the lack of government policies that support the growth of the sharia financial industry in general, including regulatory issues that are not in line with sharia principles. In addition, the absence of an integrated system to support zakat, waqf, and sharia investment activities is also an obstacle.

3. Competition with Conventional Economic Systems

The Islamic economic system often competes with the established conventional economic system, especially in the banking and financing sector. Conventional banks that are larger and have more resources often outperform Islamic financial institutions in terms of more varied services and products. This competition makes it difficult for the

Islamic economy to develop faster, especially in countries that already have very competitive financial markets.

4. Lack of Skilled Human Resources

The development of sharia economy requires experts who understand sharia concepts in depth and have technical skills in the world of economics and finance. The lack of skilled and trained human resources in this sector makes the implementation of sharia principles in the economy limited.

5. Dependence on Traditional Financial Infrastructure

The sharia economic system still relies heavily on traditional financial infrastructure, such as banking and conventional financial institutions, which are often not fully aligned with sharia principles. This makes it difficult to develop other sharia economic sectors, such as sharia capital markets and sharia-based investments. (Rozi, AF, & Aldianza, M. 2024).

Solutions to the Challenges of Sharia Economic Development

To overcome these challenges, several solutions can be implemented to encourage the growth and development of the sharia economy:

1. Education and Counseling on Islamic Economics

Broader education and outreach on the principles of Islamic economics is essential to improve the understanding of the community and economic actors. More structured and integrated educational programs on Islamic economics, both at the university level and in the form of training for professionals, can broaden the insights and skills needed for the development of Islamic economics.

2. Improvement of Regulations and Supporting Infrastructure

The government needs to improve regulations that support the development of the sharia economy, including creating policies that facilitate the development of the sharia capital market, zakat, waqf, and sharia financial products. The creation of clear and supportive regulations will make it easier for sharia institutions to operate efficiently. In addition, the establishment of institutions that can manage zakat and waqf in a professional and organized manner can accelerate the distribution of wealth to those in need.

3. Diversification of Sharia Financial Products and Services

To overcome competition with the conventional economic system, Islamic financial institutions need to be more creative in developing more varied and competitive products and services. This can include innovation in Islamic investment products, Islamic-based microfinance, and digitalization of Islamic financial services to reach a wider market. The application of Islamic financial technology (fintech) can also accelerate accessibility and transaction efficiency.

4. Improving Human Resource Capacity

Increasing the capacity of human resources in the sharia economic sector needs to be done by providing special training, certification, and continuing education programs for practitioners in the field of sharia economics and finance. Collaboration between educational institutions and the sharia financial industry can produce competent experts in this field, so that the sharia economic sector can develop better.

5. Integration of Islamic Financial System with Global Finance

The development of the sharia economy can also be encouraged through the integration of the sharia financial system with global finance. This can be achieved by increasing the involvement of sharia financial institutions in the international market, as well as increasing collaboration between countries with developing sharia markets. The existence of international financial institutions that operate in accordance with sharia principles will facilitate access to capital and expand the market (Rohmatillah, N. 2023).

CONCLUSION

Sharia economy is an economic system based on the principles of Islamic law, which prioritizes social justice, sustainability, and common welfare. This system emphasizes the prohibition of detrimental practices such as usury, gharar, and maysir, and applies the principles of justice, fair profit sharing, and social responsibility in economic transactions. The main goal is to create a more just and prosperous society, with an equitable distribution of wealth and an improvement in the quality of life of all levels of society. The basic principles of sharia economy, such as the prohibition of usury, gharar, and maysir, and the implementation of profit-sharing systems such as mudharabah and musyarakah, encourage the creation of fair and transparent transactions. In addition, sharia economy also focuses on social and environmental sustainability, and encourages community empowerment through instruments such as zakat, waqf, infaq, and sedekah. However, the development of sharia economy still faces several challenges, such as lack of public understanding, inadequate infrastructure and regulations, and competition with conventional economic systems. To overcome these challenges, more efforts are needed in education and counseling, improving regulations, diversifying Islamic financial products, increasing human resource capacity, and integrating the Islamic financial system with the global market. Overall, Islamic economics offers a fairer and more sustainable alternative in economic development, which does not only pursue material profit but also creates broader and more equitable social welfare.

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