

MAQASID-SHARIAH AND WELL-BEING: A SYSTEMATIC LITERATURE REVIEW

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ABSTRACT

Maqasid-Shariah basically aims to ensure the well-being of man in this world as a means of prosperity in the hereafter. Well-being includes all improvement in human life including material, spiritual and social justice. In addition, well-being also required basic needs to be met and enhanced by conditions that include supportive personal relationships, community empowerment, financial security, rewarding employment, good health, and a healthy and attractive environment. However, previous studies showed some constraints among the selected dimensions and indicators in measuring well-being. The arrangements of the components and indicators do not show hierarchy on which indicator is most crucial towards fulfilling the basic needs of the citizen. Thus, this study is important to review dimensions and components in Maqasid- Shariah which can improve measurement of human well-being. To achieve the objective of this study, Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) was adopted for the review of the current research which utilize two main journal databases, namely Scopus and Web of Science. Accordingly, the searching efforts resulted in a total of 66 articles that can be analyzed systematically. Most importantly, the review managed to formulate nine main themes, namely safeguarding of faith, safeguarding of life/self, safeguarding of intellect, safeguarding of posterity, safeguarding of wealth, safeguarding of honor, safeguarding of human rights, safeguarding of social entity, and safeguarding of environment (ecology). Overall, further analysis of the nine themes resulted in the establishment of a total of 23 sub-themes. Finally, a number of recommendations were presented at the end of this research for the reference of future scholars.

1.0 INTRODUCTION

Shariah is a way of life in Islam and its objective are summarized as the Maqasid Shariah. The general objective of shariah are to preserve the social order of the community and ensure the equality, justice and harmony. Maqasid Shariah are the ultimate objective of the Islamic Law. It considered to be the grand framework that provide guideline and directions for ensuring the realization of benefit (*maslahah*) and harm (*mafsadah*). It should be well understood to ensure it objectives can be achieved. Maqasid-Shariah and its relation to well-being is an important issue that needs special attention by various parties, because Shariah regulates all aspects of life, including belief, worship, politics, culture and economy (Iqbal, 1997; Chong & Liu, 2009; Hearn et al., 2012). Meanwhile, welfare or well-being is the main agenda of policy makers to ensure a better community life (Schleicher et al., 2018).

Several previous researchers tried to define well-being from Shariah perspective. Shahriar et al. (2018) stated that well-being in the shariah perspective is when human needs are fulfilled, including spiritual, social, and material aspects. Rasool et al. (2020) and Kader (2021) define well-being from a shariah perspective with terms that are often used in the Qur'an; Hayatan Tayyibah (the good life) and sa'adah (happiness). Hayatan Tayyibah includes psychic aspects and psychological aspects. Meanwhile, (Kasri & Ahmed (2015), Hasib et al. (2020);

Mohammed & Mansor (2021) use the terms *Maslahah* and *Falah* as two things that cannot be separated from well-being in an Islamic perspective.

From the economic perspective, Islam has an economic vision that can guarantee economic prosperity and social well-being (Nouman et al., 2021). Social well-being and economic prosperity are the core of Maqasid-Shariah. Maqasid-Shariah is considered a realistic and holistic concept as a complete life guide for the welfare of individuals and society. According to Julia & Kassim (2020), economic well-being is a sustainable and balanced improvement in the material and non-material contexts in this world and the hereafter. It involves multidimensional process by reorganizing reorienting the economic and social system following Islamic principles.

The Economic Planning Unit (EPU) defines well-being as a positive physical, social, and mental state which stems from a host of collective goods and relations with people and places. From Islamic perspective, well-being includes all improvement in human life including material, spiritual and social justice (Yusof et al. 2019). In addition, Rosly and Abdul Rashid (2003) highlighted that well-being required basic needs to be met and enhanced by conditions that include supportive personal relationships, community empowerment, financial security, rewarding employment, good health, and a healthy and attractive environment. Most of the previous studies include per capita consumption (Osberg and Sharpe 2002, 2005 and 2011; Mossie et al. 2021), accumulation of stocks, intensity of poverty and income inequality, and economic security including job loss and family break-up (Osberg and Sharpe 2002, 2005 and 2011) as a components or dimensions of economic well-being. In another study such as (Chang et al., 2019; Hong et al., 2019; Kumar et al., 2020; Dan et al., 2021 and Awang et al., 2021) used income as a measurement of economic well-being especially for farmers.

Despite abundance of past traditional research shows various definitions and measurement for well-being, but few of them relate with the Maqasid Shariah. Thus, this study attempts to fill the gap in understanding and explaining dimensions under the Maqasid Shariah in protecting human well-being. Excavation of these dimensions and elements are important to determine the operational-based measures used to achieve prosperity. Then, the responsible authorities can implement holistic and comprehensive policies related to well-being. Several previous studies have been conducted to assess well-being and Maqasid Shariah, their dimensions, and elements. However, no research explicitly examines Maqasid Shariah and well-being using the Systematic Literature Review (SLR). To construct a relevant systematic review, this study was guided by the main research question- what are the dimensions in Maqasid Shariah used to protect human well-being? The main focus of the study on the Maqasid Shariah and well-being. This study is divided into several sections: section 2 describes the methods we use to select and review articles. Section 3 describes the results we found, including characteristics of the studies, the definition of Maqasid Shariah, the concept of well-being in Shariah perspective, the concept of well-being in shariah perspective, dimensions, and elements in Maqasid Shariah used to protect well-being. Section 4 discusses discussions and suggestions for future research, and section 5 explains the study's conclusion.

2.0. METHODOLOGY

2.1. The Review Protocol – PRISMA

This study uses Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA). PRISMA is used to report systematic reviews and Meta-analyses, especially for conducting evaluations and interventions. A systematic review is a technique for reviewing research questions that have been compiled with a systematic method, namely by identifying, selecting, screening (including and excluding), and collecting data (Moher et al., 2009). The author then analyzes the feasibility of the data for review. In this section, the author describes the strategies used to obtain quality articles. Only high-quality and moderate articles are

included in the analysis list. However, the authors can add other documents if considered relevant (Strech & Tilburt 2008). Then the writer explains how to do abstraction and analysis of articles that have been assessed for quality (Azril et al., 2020).

2.2. Formulation of Research Question

This study uses the formulation of the problem based on Problem, Interest, and Context (PICO) (Murdoch University, 2021). PICO is usually used to formulate qualitative research questions. According to Pico, three essential things in this research are well-being (problem), well-being and maqasid sharia (interest), and Maqasid Sharia (context). We use these three points as references in preparing the research questions below:

1. What is the definition of Maqasid- Shariah?
2. What is the definition of well being from shariah perspective?
3. What is the definition of economic well-being from shariah perspective?
4. What are the dimensions in Maqasid-Shariah used to protect well-being?
5. What are the elements in Maqasid Sharia used to protect well-being?

2.3. Systematic Searching Strategy

Three processes need in a systematic searching strategy, namely identification, screening, eligibility.

Identification

Identification is the process of searching for all sources related to research using synonyms, variations in keywords, and terms associated with the main keywords in research, namely well-being, model, and Maqasid Shariah. This method is done to get more previous research for analysis (Azril et al., 2020). The identification stage aims to find papers relevant to the research question (Denyer & Tranfield, 2009; Okoli, 2015). The authors succeeded in multiplying the keywords and creating a complete search string based on boolean operators, truncation, wild cards, and phrase searching) in two primary databases: Scopus and WOS (Appendix 1).

We chose Scopus and WOS because they have a quality database and have many features that make it easy to search articles relevant to the study (Martín-Martin et al., 2019; Gusenbauer & Haddaway, 2020). According to Burnham (2006), Scopus has two search forms, basic and advanced. The search can be limited based on the type of document, date, subject, author, and recent articles. Scopus users can also use Boolean operators to make data screening easier. In addition, we use google scholar as an effort to add reference to articles to be studied using boolean operators AND and OR with a combination of the keywords "Economic well-being", "Economic welfare" "Model", "Maqasid Sharia." We also use a manual search on google with the same boolean operator technique. Based on (Jenseni et al., (2018), the advantages of google scholar are easy to use, open access, consistent in search evaluation, and provide fast results.

Screening

This study obtained 137 articles from scopus, and 73 articles from WoS. Articles appear automatically after a search is done based on the keywords that we compiled. The articles' selection is based on research questions or topic areas (Kitchenham, 2004; Budgen & Brereton, 2006). More in-depth article selection is to get papers that fit the research. We do this method for the convenience of conducting reviews without spending a lot of time because it is almost impossible to review all articles.

We do not screen by year, considering that Maqasid Shariah and well-being are theoretical issues. Higgins & Sally (2011) stated that time limitation is carried out if an event occurs within

a specific time. However, we does not limit the time. As for the place of research, we makes no boundaries.

Eligibility

Eligibility is the process by which we analyze the final article. It is done by reading the articles' title and the abstract; we also read the conclusions and the whole article to increase confidence that it fits the studied topic. This process focuses on articles related to Maqasid Sharia and well-being. In total, we obtained 66 articles for analysis.

Quality Appraisal

In this study, we only reviewed articles that were in the high and moderate categories. We excluded low-quality articles in the analysis. According to Mark & Roberts (2006), articles are categorized into three parts; high, moderate, and low.

Data Abstraction and Analysis

We used integrative review in this study. An integrative review allows the author to review various studies using various methodologies, both empirical and qualitative. The authors read and analyzes 66 articles ranging from titles, abstracts, results, discussions, and conclusions. We grouped the research results based on panel and sub-panel in conducting the analysis. This step is called thematic analysis. This method is to see the trend of the results of the articles.

We try to produce panels from the articles. We find panels (Maqasid Shariah dimension) divided into safeguarding of faith, safeguarding of life, safeguarding of intellect, safeguarding of posterity, safeguarding of wealth, safeguarding of honor, safeguarding of human rights, safeguarding of social entity, and safeguarding of environment (ecology).

3.0. RESULTS

3.1. CHARACTERISTIC OF THE STUDIES

Figure 1: Publication by years

Articles classified by publication years. The table shows the number of articles among 66 articles that we summarize in this systematic review

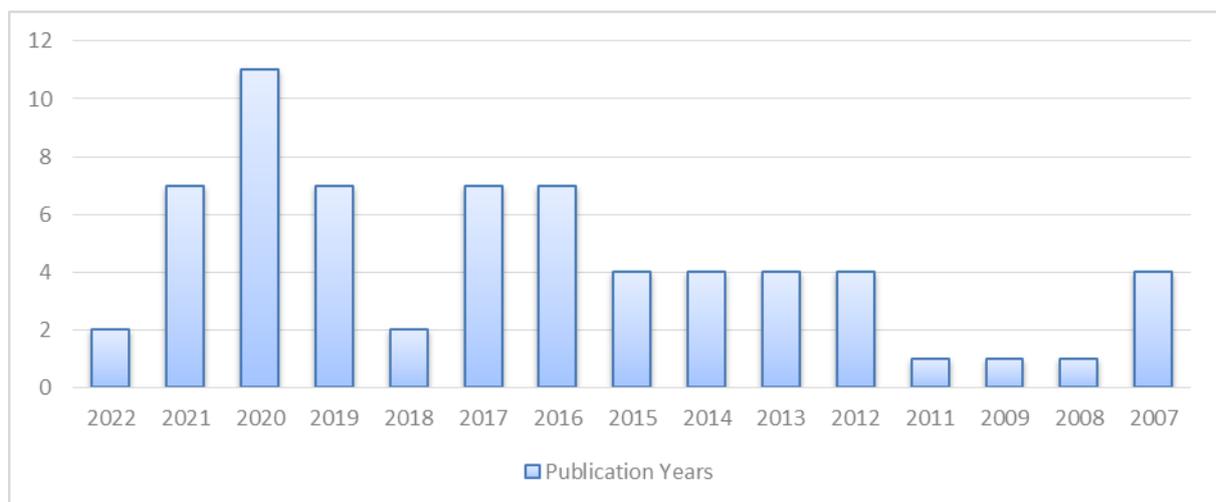


Figure 1 shows the number of articles by year of publication. The total is 66 articles from 2007-2008. Most of publications were in 2020, amounting to 11 (17%) of the total articles. From Figure 1, it can be concluded that the issue of Maqasid Shariah and well-being has long received the attention of many researchers, especially in 2020.

Table 1 shows the quality of articles based on journals. We only reviewed articles in the high and moderate categories of 66 from 45 journals; 37 are in the JCR Index category, from the first quartile to the fourth quartile. Five journals in Q1, ten journals in Q2, 12 journals in Q3, and ten journals in Q4. Based on the SJR index, five journals are in the JCR index category, 17 journals are indexed with Web of Science (ESCI). While the rest of the articles are not indexed by Scopus or WoS, we include them in the moderate articles.

Table 1: Publication by Journals

Source Titles	Record Count	% of 66	2020 SJR Index	2020 JCR Index
Religion, State, & Society	1	1.52%	0.47 (Q1)	-
International Journal of Islamic Economics and Finance Studies	2	3.03%		
Afkar	1	1.52%	0.15 (Q2)	-
Islamic Economic Studies	4	6.06%		
Humanomics	4	6.06%	0.21 (Q3)*	-
ISRA International Journal of Islamic Finance	1	1.52%	0.35 (Q2)	-
International Journal of Ethics and Systems	1	1.52%	0.24 (Q2)	-
International Journal of Social Economics	2	3.03%	0.29 (Q2)	-
Journal of Islamic Accounting and Business Research	2	3.03%	0.30 (Q3)	-
Journal of Islamic Marketing	2	3.03%	0.52 (Q2)	-
International Journal of Development Issues	1	1.52%	0.17 (Q3)	
Arab Gulf Journal of Scientific Research	1	1.52%	0.11 (Q4)	0.04 (Q4)*
Malaysian Journal of Consumer and Family	1	1.52%	0.12 (Q4)	
Indonesian Journal of Islam and Muslim Societies	1	1.52%	0.2 (Q1)	-
International Journal of Innovation, Creativity and Change	2	3.03%	0.22 (Q2)	
Islamic Quarterly	1	1.52%	0.10 (Q4)	
Global Journal Al-Thaqafah	2	3.03%	0.10 (Q4)	-
International Journal of Business and Management Science	1	1.52%	0.12 (Q4)	
Academy of Strategic Management Journal	1	1.52%	0.24 (Q3)	
International Journal of Islamic and Middle Eastern Finance and Management	5	7.58%	0.49 (Q2)	2.28 (Q3)
Al-Shajarah	1	1.52%	0.11 (Q3)	-
Journal of Business and Economics	1	1.52%		
Journal of Economic Cooperation and Development	1	1.52%	0.19 (Q3)	
European Journal of Social Sciences	1	1.52%	0.10 (Q4)*	
Journal of Business Ethics	2	3.03%	2.21 (Q1)	6.43 (Q1)
The American Journal of Islamic Social Sciences	1	1.52%	0.12 (Q3)*	
Business & Economic Review	1	1.52%		
Middle-East Journal of Scientific Research	1	1.52%	0.19 (Q3)*	
International Journal of Economics, Management and Accounting	2	3.03%		-
International Journal of Business and Social Science	1	1.52%		
Scottish Journal of Political Economy	1	1.52%	0.4 (Q2)	1.017 (Q4)
Pertanika Journal of Social Science and Humanities	1	1.52%	0.17 (Q3)	-
Journal of Islamic Thought and Civilization (JITC)	1	1.52%	0.11 (Q3)	
International Business Management	1	1.52%	0.12 (Q4)*	
Humanities and Social Science Review	2	3.03%	0.66 (Q1)*	
Jurnal Pengurusan	2	3.03%	0.17 (Q3)	
Journal of Social Welfare and Family Law	1	1.52%	0.39 (Q2)	-

Sustainability	2	3.03%	0.61 (Q1)	3.25 (Q2)
Systematic Reviews in Pharmacy	1	1.52%	0.42 (Q2)*	
Academy of Entrepreneurship Journal	1	1.52%	0.21 (Q3)	
International Journal of Civil Engineering and Technology	1	1.52%	0.28 (Q2)*	
WSEAS Transactions on Business and Economics	1	1.52%	0.16 (Q4)	
Pacific Business Review International	1	1.52%		-
IIUM Law Journal	1	1.52%		-
Intellectual Discourse	1	1.52%	0.1 (Q4)	-

- * Not yet assigned quartile in 2020
- Indexed with Web of Science (ESCI)

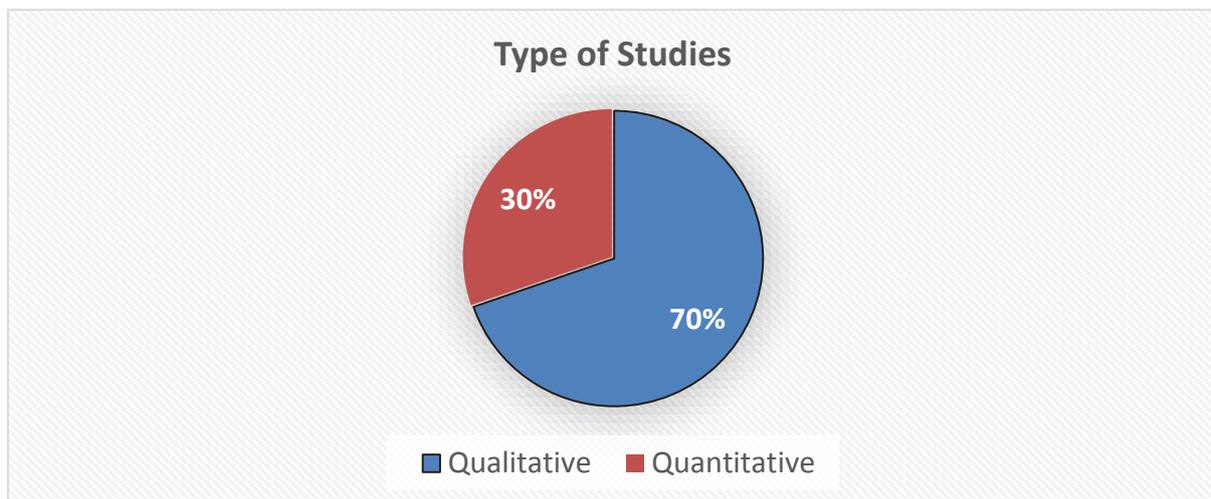
Table 2.

Articles on Maqasid Shariah and well-being based on country and documents. The table below shows 66 articles identified by numeric code, from 1 to 66, following the list shown in (Appendix 1)

Country	Papers	No. of papers
Single-country sample (11 Countries)	7,8,9,10,11,14,15,16,17,20,21,27,28,29,34,38,43,44,45,49,51,52,57,59,60,62,63,66	29
Palestine	7	1
Bahrain	8	1
Nigeria	9,52	2
Malaysia	10,14,20,21,34,38,60,66	8
Bangladesh	11,41	2
Indonesia	15,16,17,28,29,41,44,49,57,62	10
Pakistan	27,45	1
United Arab Emirates	43	1
South Africa	51	1
Kuwait	59	1
India	63	1
Multi-country sample	1,2,5,12,13,25,31,39,40,42,48,53,58	14
Malaysia, Indonesia, Nigeria, Niger, Senegal, Germany, United Kingdom, France	1	1
Malaysia, Indonesia, Pakistan, Turkey, Qatar, United Kingdom	2	1
Indonesia, India, Malaysia, Pakistan	5	1
Senegal, Indonesia, Sudan, Malaysia, Qatarm UAEKuwait, Saudi Arabia	12	1
Arab Region	13	1
Saudi Arabia, Kuwait, UAE, Qatar, Bahrain, Malaysia, Bangladesh, Indonesia, Jordan, Pakistan, Sudan, UK	31	1
Malaysia, Indonesia, Turkey, Saudi Arabia, UAE, Qatar, Bahrain, Pakistan, Others	25	1
Bahrain, Saudi Arabia, Qatar, Kuwait, Oman, United Arab Emirates	39	1
Middle East 700-1500 AD	40	1
Malaysia, Indonesia, Singapore, Philippines, Thailand, Bangladesh, and Brunei	42	1
Bahrain and Malaysia	48	1
Malaysia, Bangladesh, Indonesia	53	1
Iran, Saudi Arabia, Kuwait, UEA, Bahrain, Qatar, Malaysia, Indonesia, Bangladesh, Pakistan, Africa, Sudan, Egypt, Tunis, Gambia, UK, Turkey	58	1

Document Sample	3,4,6,18,19,22,23,24,26,30,32,33,35,36,37,46,47,54,55,56,61,66	23
Various literature about Maqasid and well-being	3,33	1
Classical and contemporary Islamic texts on human well-being and economic ethics	4	1
various literature about Micro Finance Institutions (MFIs)	6	1
Classical and contemporary Maqasid Literature	18,26,37	3
The literature about Waqf and Maqasid	19	1
Literature related to ethical–moral cum economic coalition	22,23	2
combination of an extensive examination of existing literature and critical analysis of the outcomes of several relevant studies	24	1

Figure 2 shows the number of studies based on the research methodology used. 70% (46/66) used a qualitative approach, and 30% (20/66) research used a quantitative approach. Many of the articles we reviewed on the relationship between Maqasid Shariah and well-being were conceptual articles analyzing the previous literature.



3.3. THE CONCEPT OF WELL-BEING IN SHARIAH PERSPECTIVE

Table 3: Well-Being

Well-being in Shariah Perspective	Papers	No. of papers
The Concept of Well-Being	2,3,4,5,6,7,8,9,11,12,15,16,17,18,19,20,22,23,24,25,27,28,29,30,31,32,33,34,35,37,38,39,44,46,50,53,64	36
Regulating all aspects of private life and many aspects of public life.	1	1
<i>Hayatan Tayyibah</i> (peaceful life)	3,4,27	3
<i>Sa'adah</i>	4	1
<i>Maslahah</i>	6,7,15,16,17,18,22,23,25,28,32,33,35,39,44,46	15
<i>Falah</i>	8,9,15,17,23,34,35,39	8

Mutidimensional Development/Sustainable and Inclusive Growth/Equitable Economic Growth/Holistic and integrated development	2,5,11,12,19,20,23,24,25,28,29,33,37,39,50,53,64	16
Poverty Alleviation	5,15,18,38	4
Fulfillment of Necessities (dharuriyah)/Fulfillment of Primary objectives of Shariah (Individual and Social Oriented)	16,30,31	3
Ethico-moral cum economic coalition	22,23	2

3.3.1 Hayatan Tayyibah - Sa'adah

Well-being in the Islamic perspective is the fulfilment of the inner human being to achieve a peaceful and good life (Hayatan Tayyibah). The objectives of Shariah are the development of the world, the preservation of the economic and social system, and the maintenance of goodness through human improvement (Rasool et al., 2020). The hayatan tayyibah is also mentioned by Kader, (2021). He stated that hayatan toyyibah has the same meaning as sa'adah (happiness). Well-being in the Islamic perspective is the integration between the fulfillments of five dimensions of Maqasid Shariah: safeguarding of faith, self, intellect, posterity, and wealth with the concept of sa'adah. Sa'adah is a comprehensive concept that includes beatitude, happiness, prosperity, success, perfection, and blessedness. (Mukhtar, Nihal, Abdul Rauf, et al., 2014) stated that the hayatan tayyibah is the substance of Maqasid Shariah. It is much different from the conventional economic idea of growth and welfare represented by GDP (Gross Domestic Product). GDP has absolutely no relevance to hayatan tayyibah in Shariah.

3.3.2 Maslahah

The objectives of Shariah are to promote the well-being of the society (Maslahah) (Azid & Asutay, 2007; Laluddin et al., 2012; Abdullah & Ismail, 2014; Bennett & Iqbal, 2013; Kusuma & Ryandono, 2016). Meanwhile, (Dusuki & Abdullah, 2007) defines well-being with maslahah as fulfilling benefits and avoiding harm (harm/evil). As-Syatibi divides maslahah into three categories: Dharuriyah (essentials), hajiyah (complementary), and tahsiniyah (embellishment). Two important things in achieving maslahah are removing hardship (raf' al-haraj) and preventing harm (daf' al-dharar). In the context of Islamic banking, Migdad (2017) stated that one of the reasons for the existence of corporate social responsibility (CSR) is the substance of Shariah values in practice, namely bringing maslahah. According to Lamido, (2020), in the maslahah discourse, if you meet two difficulties, the more incredible difficulty must take precedence over the minor problem.

Research conducted by Azid et al. (2008) states that maslahah technically means any action to protect one of the five objectives of Shariah: Safeguarding faith (din), self (nafs), intellect ('aql), posterity (nasl), and wealth (mal). So, there must be harmony between business and faith. The company's goal is to maximize profits, but the company must set reasonable profits, fair prices, wages, and the community's welfare. Dusuki & Abozaid (2007) stated that maslahah in the Shariah discourse, the primary source is not human reason. Maslahah and Mafsadat (evil) must comply with Shariah standards because Allah as the Law-giver is All-Knowing what is good for humans

The objective of Shariah is to protect and ensure the public interest (maslahah) in all aspects of human life (Kusuma & Ryandono, 2016). According to Hasib et al., (2020), the achievement of needs in the context of welfare is called maslahah. Lamido (2020) stated that in maslahah, more significant problems must take precedence to be fulfilled from more minor problems. According to Yusuf et al. (2021), maslahah aims to create well-being and equity, maintaining five essential things. In an economic context, maslahah means a fair distribution of income.

3.3.3. *Falah*

From Islamic perspective well-being refer to Al-Falah, which means the effort to gain social and economic welfare in this world and the love and grace of Allah in the hereafter (Hasib et al.2020 and Mohammed & Mansor 2021). The objective of Shariah is to achieve Falah by promoting *maslahah* and eliminating evil. So, there must be harmony between business and faith. The company's goal is not only to maximize profits, but the company must set reasonable profits, fair prices and wages, and the community's welfare (Azid et al., 2008). Kasri & Ahmed (2015) stated that Falah can be achieved by protecting five essential things so that humans can have a decent life. Dusuki & Abozaid (2007) and Hasib et al. (2020) stated that the ultimate goal of Maqashid Shariah is the achievement of success in this world and the hereafter (*falah*). In the context of Islamic banking, the avoidance of interest-based transactions and unethical business practices are an effort to achieve Falah (well-being). Mohammad & Shahwan, (2013) divided the objectives of Shariah in economics into two: philosophical-based objectives and operational-based objectives. Philosophical-based objectives relate to the inner dimension. Philosophical-based objectives are vertical and represent the word Falah. Meanwhile, operational-based objectives are divided into six: economic-based objectives, social-based objectives, justice-based objectives, self-based (inner-self) objectives, harm elimination objectives, and state participation objectives.

3.3.4. *Multidimensional Development*

Shahriar et al. (2018) stated that welfare in Islam is when human material, spiritual, and social needs are fulfilled. Research conducted by Herianingrum (2014) indicated that well-being in Islam is balanced, holistic welfare that includes fulfilling spiritual and material needs both within the scope of individuals and community groups. People will feel happy if there is a balance between the world's welfare and the hereafter. Meanwhile, Yusof et al. (2019) stated that well-being in an Islamic perspective improves all aspects of human life or increases the quality of human life, including the material-physical and spiritual-religious-ethical dimensions and the enforcement of social justice. Maqasid Sharia is considered a concept that provides a comprehensive framework for holistic welfare based on the five components of Maqasid Shariah, namely the preservation of faith, life, intellect, posterity, and wealth.

According to Asutay & Harningtyas (2015), in Islamic banking, Maqasid Shariah prohibits separating the world and religious matters to create an ethical financial system with an Islamic Moral Economy (IME) approach. IME refers to sustainable development, social justice, and social investing-oriented principles (multidimensional development). Affandi & Astuti (2013) cite Ibn Khaldun's opinion in his book *Muqaddimah* that the concept of well-being in Islam depends on economic variables and moral, psychological, political, social, and demographic factors.

According to Siddiqi et al. (2019), In the Islamic perspective, well-being is human development through fair distribution and social justice and equity, including spiritual and material aspects. Islam wants a balanced society; Islam prohibits the practice of interest and creates a balance between the profit motive and well-being for the good of the whole community in the world and hereafter. According to Nor (2016), the Islamic definition of well-being is very comprehensive, not only on the material aspect but also on the moral-spiritual aspects, which have *tazkiyyah* (growth and development) or self-purification substance.

In the economic context, Adham et al. (2012) stated that Economic well-being in Islam is a balanced and sustained improvement of men's well-being in worldly life and hereafter. Entrepreneurship, innovation, and equitable distribution of wealth in an industry are ways to achieve well-being. Meanwhile, according to Ibrahim et al. (2011), economic well-being in Islam increases the quality of human life balanced and sustainable in material and non-material

aspects. This improvement is the multidimensional process through advancement, reorganization, and reorientation of all aspects of the economy, social system, and social improvement following Islamic teachings and guidelines.

According to (Julia & Kassim, 2020), economic well-being is a sustainable and balanced improvement in the material and non-material contexts in this world and the hereafter from a multidimensional process by reorganizing reorienting the economic and social system following Islamic principles. Furthermore, the economic development index is measured through three principles: growth, equity, and Islamic values. According to Hamid et al. (2020), well-being in Islam can be achieved with equitable economic growth by developing green economics to harmonize economic development with the preservation of the environment.

3.3.5. Poverty Alleviation

Poverty alleviation is vital in achieving community welfare (Affandi & Astuti, 2013). In the context of today's modern world, the most important problems facing Muslim countries in an economic context are underdevelopment and poverty (Kasri & Ahmed, 2015). Thus, reducing poverty and underdevelopment can be considered an essential part of Maqasid Shariah. In other words, poverty alleviation is a measure of well-being. Therefore, increasing welfare by reducing poverty is the definition of well-being in the shariah perspective. Poverty in question is Maqasid based multidimensional poverty/well-being measure. The author proposes three steps to measure well-being:

- Define indicators of poverty/well-being.
- Determine welfare/poverty threshold.
- Determine Maqasid based multidimensional poverty.

Lamido (2020) stated that hardship must be eliminated to bring well-being. Difficulties are not limited to only worship but also all aspects of human life as a whole, both in the short and long term; this can include insecurity, health, economy, and other parts of life. One of the most critical difficulties to eliminate is economic problems, such as poor hunger living, triggered directly by poverty. Economic difficulties can cause many other challenges, so alleviating economic problems is one of the most critical factors in measuring human welfare.

3.3.6. Fulfillment of Dharuriyah (Necessities)

Well-being in the Islamic concept is when the Dharuriyah (necessities) of humans are fulfilled in society. Welfare is one of the central visions in the development of Islamic society. According to Ibrahim et al., (2011), social well-being will be fulfilled when basic human needs (necessities) are interconnected by implementing and realizing human rights such as education, food, housing, health services, and fair income distribution. According to Mergaliyev et al. (2021), well-being can be achieved when the primary objectives of Sharia are fulfilled, both individually oriented and socially oriented.

3.3.7. Ethico-moral cum economic coalition

The integration between ethics and morals with the economy, which is the substance of the Islamic economic system, will enhance the efficiency level of economic and improve human welfare (Azid & Asutay, 2007; and Azid et al.2008). According to Islam, a selfless attitude will improve the community's social welfare. When the economic system is concerned with moral ethics, it will increase cooperation and economic participation in a society where participation and cooperation are the substance of the Islamic economic system. In other words, well-being will be achieved when there is an integration between moral ethics and economics.

3.4. DIMENSIONS AND ELEMENTS IN MAQASID SHARIAH

This section discusses the nine dimensions of Maqasid Shariah from 66 articles, safeguarding of faith, safeguarding of life/self, safeguarding of intellect, safeguarding of posterity, safeguarding of wealth, safeguarding of honor, safeguarding of human rights, safeguarding of social entity, and safeguarding of environment (ecology). Of the 66 articles, the reviewed paper discusses the dimensions and elements of Maqasid Shariah and their relationship to human well-being. Of the 66 articles, only Dzutsati & Warner (2021) conducted found a negative relationship between implementation support for Shariah and human well-being. Research Dzutsati & Warner (2021) does not explicitly discuss Maqasid Shariah but discusses the relationship between support for Shariah and welfare. The author uses the provision of public goods by the government as a measurement of social welfare. The other 65 studies explain the relationship between Maqasid Shariah and well-being.

Safeguarding of Faith

Table 4a: Safeguarding of Faith (Empirical)

Dimensions in Maqasid Shariah	Papers	No. of Papers
Panel A1: Safeguarding of Faith	2,9,11,12,15,16,20,27,29	17
	,	
	31,38,41,42,43,48,52,53	
War Againsts Interest (riba), gambling, and other unethical business	2,9,31,41,42,48,53	7
PLS Product in IBs.	2,31,42,48,53	5
Elimination of harmful elements that breed injustices in IBs.	2,31,42,43	4
Underlying Philosophy and Values within sharia principles in IBs.	2,31	2
Waqf	9	1
Contribute to charity/ Paying Zakat, Infaq, Sedekah (ZIS), and Qardul Hasan	9,12,15,16,20,27,38,48,52	10
Policy formulation and governance	11	1
Nature of Green financing (interest-based or interest-free)	11	1
Hajj (once in a lifetime)	15	1
Five daily prayers and Friday prayer	15,27,29	3
Fasting Ramadan (once a year)	15,29	2
Religious education (General religious knowledge)	15,29,38	3
Seeking knowledge and remembrance (<i>ilm and zikr</i>)	27,29	2
Wearing Hijab (women)	27,29	2
Reciting the Qur'an	27,29	2
Seeking God's forgiveness for wrongdoings (<i>istighfar</i>)	27,29	2
Involvement in preaching activities and other religious movements	27,29	2
Attaining earnings from non-permissible means	27,29	2
Congregational prayer, funeral prayers, Eid prayers	29	1
Whether other things in life are more important than religion	29	1
Believe in the Divine will and decree	29	1
View of morality in the changing world	29	1
Religious beliefs can be compromised to attain self-interest	29	1
Importance of God and religion as a guidance	29	1
Performing religious obligation	38	1

Table 4b: Safeguarding Faith (Qualitative)

Dimensions in Maqasid Shariah	Papers	No. of Papers
Panel A1: Sefeguarding of Faith	3,4,6,8,10,13,17,18,19,23,24,25, 26,28,32,33, 35,36,37,39,49,50,57,58,59,60,6 1,63,64	29
Religious obligations	3	1
Seeking Knowledge	3	1
Charitable institutions; mutual gift-giving	3,4	1
Mousqe Activities	3,17,19	3
Paying and distributing Zakat, Infaq, Sedekah (ZIS)	3,4,6,8,18,23,26,28,32,33,36, 39,50,57,58,59,60,64	18
Testimony of faith and essential religious knowledge/Trust in Allah	3,4	1
Five daily prayers, Friday prayer, other obligatory and Voluntary prayers	4	1
Fasting Ramadhan and Voluntary fasts; fasting of the heart	4	1
Wisdom (hikmah), spiritual refinement (<i>tazkiyah</i>), and virtue (<i>Ihsan</i>)	4	1
Ecotourism and visits to religious sites	4	1
Religious education (General religious knowledge)/proper understanding of religion	4,37	2
Hajj (once in a lifetime) and Voluntary pilgrimage	4,19	2
Rahn and Qardul Hasan	6,8,24,39,50,59,61,63	8
Waqf	6,13,19,59	4
War Againts Interest (riba), gambling, money hoarding, and other unethical business	6,18,23,24,25,26,32,33,34,35, 39,49,50,57,59,61,63	17
Implementation of Al-Tawhidi principles	6,24,64	3
Establishing a Waqf Based-Takaful Model	10	1
Praying in the form of carrying out religion's instructions	17	1
PLS Product	24,25,39,49,50,59,61,63	8
implementing justice as stipulated by Sharia	26	1
Re-establishing the sunnah of the Khulafaur Rashidin	26	1
Underlying Philosophy and Values within sharia principles in IBs.	39	1

According to Rasool et al. (2020), elements in Maqasid Shariah in safeguarding faith are religious obligations, religious education, contributing to charity, seeking knowledge, mosque activities, and trust in Allah. Kasri & Ahmed (2015) divided safeguarding of faith into four elements: prayers and fasting, Islamic/Qur'an studies, Charity (Sadaqah), and Hajj (great pilgrimage). Lamido (2016) stated that Maqasid Shariah wanted a proper understanding of religion. It will minimize conflicts between followers of different religions.

Based on Kader (2021) welfare includes inner dimensions (batin) and outer dimensions (zahir). The external dimension is related to faith, morals, and awareness of the existence of Allah. In comparison, the outer dimensions relate to religious practices such as prayer, zakat, and others. Both of these dimensions must be met for spiritual well-being to arise. Research conducted by Mukhtar et al. (2014) and Yusof et al. (2019) emphasizes the importance of using and promoting hijab (veil) for Muslim women, seeking God's forgiveness for wrongdoings (istighfar), performing religious obligation, attaining earnings from haram means and others for safeguard faith.

Meanwhile, Salleh et al. (2020) suggest the need to establish a waqf-based takaful model to reduce the financial burden of individuals and businesses due to flooding. This effort needs to be made to create community welfare and achieve Maqasid Shariah. Budalamah et al. (2019)

stated that Waqf is a distribution instrument that has historically been successful for community development, social welfare, overcoming economic and environmental crises. Shahriar et al., (2018) stated that Waqf plays an important role in providing well-being for humans in health, social welfare, education, the environment, and other community empowerment programs.

Ahmed et al. (2017) dan Jedidia & Guerbouj (2020) found zakat's importance in achieving economic prosperity. Zakat does reduce not only economic problems but also social security and poverty eradication. So that zakat promotes inclusive growth (economic well-being in sharia perspective). Kusuma & Ryandono (2016) and Lamido (2020) found that zakat is used to measure the level of welfare. In addition, it can be used as a measuring tool to measure religiosity. Herianingrum (2014) used zakat expenditure as a measure of farmer welfare. According to Hamid et al. (2020), zakat does not only provide benefits to the recipient (Mustahiq) but also the giver (Muzakki). Islamic economic system is based on the concept of interest-free and emphasizes the importance of zakat to achieve human welfare (Azid et al., 2008). According to Adham et al. (2012) and Hassan et al. (2017), zakat can impact personality development and make society harmonious and peaceful. Zakat can also improve the community's economic status and increase their welfare in this world and the hereafter.

According to Haniffa & Hudaib (2007); Aliyu et al. (2017); Sodiq et al. (2020); and Mohammed & Mansor (2021), social activities such as the practice of zakat, Waqf, and Qardul Hasan (benevolent loan) are also emphasized in banking practice. They are one of the goals and functions of Islamic banking, namely for the development and social goals. Research on Islamic social banking conducted by (Nor, 2016) also emphasizes the importance of zakat and other charitable activities (Infaq, Sadaqah, and Qardul Hasan) as a social function to develop the community. The idea of an Islamic social bank was initiated to build a strategic and comprehensive social banking system to solve social problems. Siddiqi et al. (2019) also emphasizes the obligation to pay zakat for Islamic banks as their social responsibility. All of these activities contribute to the welfare of society. Cham (2018) said that zakat in Islamic banks is a means of distributing wealth to people in need. Alhammadi (2022) noted that zakat and Qardul Hasan have a significant function in reducing poverty, mitigating inequality, and being a powerful instrument for recovery during COVID-19.

Meanwhile, Abdullah & Ismail (2014) emphasize the importance of implementing the principles of tawhid and distributive justice in all microfinance institution practices. Consequently, microfinance institutions must earnestly implement interest-free transactions, Rahn and Qardul Hasan, as well as Waqf. Ajaz (2013) said that Qardul Hasan is an Islamic mode of finance unique in Islamic banking. Research conducted by (Dusuki & Abozaid, 2007; Ajaz, 2013; Bennett & Iqbal, 2013; Asutay & Harningtyas, 2015; Yuspin et al., 2020; Mergaliyev et al., 2021; Al-Momani, 2021; Tok & Yuse, 2022) emphasize the importance of the uniqueness of Islamic banking, namely the prohibition of interest not only meeting the needs of the Muslim community but also for the development of all communities. (Lebdaoui & Wild, 2016) found that the factor that caused economic growth was PLS-based finance. Hossain (2009) found that interest had a severe adverse impact on society's economy, morals, and welfare. Interest is a corrupt system that has destroyed the fabric of humanity throughout history and civilization. An essential element to note is profit-loss sharing (PLS) products and the percentage of halal income earned by Islamic banks.

Tahir (2015) stated that interest must be abolished because it will cause the loss of barakah. To achieve well-being, Shariah prohibits Islamic banks from financing products that contain speculation and gambling (Dusuki & Abdullah, 2007). According to Rahman et al. (2016), an Islamic bank is an Islamic financial institution considered fairer and built on socio-economic welfare. The substance of Islamic banks is the prohibition of usury and profit-loss sharing (PLS)/profit sharing investment. Researchers reveal the importance of ethical identity disclosure (EEI) in Islamic banks, including zakat, charity, benevolent loans (Qardul Hasan).

According to (Zarrouk et al., 2017), PLS is a product that makes banks more careful in making their loan decisions. PLS (risk-sharing) mode is considered more efficient because it can reduce adverse selection and moral hazards (Othman et al. 2017).

In particular, Julia & Kassim (2020) highlight the green banking performance of Islamic and conventional banks in Bangladesh. There are two elements in the dimension of safeguarding of faith: Policy formulation and governance and Nature of Green financing (interest-based or interest-free). According to Kaye (2012), Islam prohibits money hoarding because it will hamper economic development and hinder socio-economic justice between communities. All forms of transactions that contain interest are unfair. The solution is the implementation of Profit-Loss Sharing (PLS) contracts and the implementation of social agreements such as Qardul Hasan and Rahn. From the Islamic point of view, well-being has a comprehensive definition that not only means growth but is also closely related to tawhid.

Safeguarding of Life/Self

Table 5a: Safeguarding of Life/Self (Empirical)

Dimensions in Maqasid Sharia	Papers	No. of Papers
Panel A2: Safeguarding of Life/Self	2,11,15,20	8
	29,31,38,40	
Investment ratios in vital real sector	2,31	2
Financing Microfinance	2,31	2
Environmental risk management	11	1
In-house environment management	11	1
Awareness of Health	15	1
Consumption of Food and Nutrition (Household Consumption)	15,20	2
Access to Healthcare	15,29,38	3
Healthcare Needs (access to healthcare)	29	2
Having adequate clothing	29	1
House has access to clean water	29	1
Living a moral life	29	1
Having good relations with family and relatives	29	1
Having good relations with neighbors	29	1
Living in peaceful neighborhood	29	1
Basic Shelter	29,38	1
better living standard	40	1

Table 5b: Safeguarding of Life/Self (Qualitative)

Dimensions in Maqasid Sharia	Papers	No. of Papers
Panel A2: Safeguarding of Life/Self	3,4,6,8,14,17,18,19, 25,26,28,30,32,36,37	15
Frequency of Sick	3	1
Body Fluid Weight	3	1
Consumption of Food and Nutrition	3,4,18,28,30,37	6
Access to Healthcare/maintaining health	3,4,18,19,28,30	6
Needed physical infrastructure	4	1
Safe and secure neighbourhood	4	1
Communal Rights	4	1
Ascetic architecture	4	1
Fulfilling the human potential of oneself and others	4	1
Basic individual rights and freedoms	4	1
Basic Shelter	4,18,30,37	4
Right to Life	4,37	2
Peace of mind/safe from insecurity	4,37	2
Earning a living for the individual and his dependents	6	1
Developing Value-Based Banking Products	8	1
Community-Based Investment	8	1
providing facilities in IBs to sustainable projects through loans to individuals and corporates	8	1
Conserving and preserving the environment	8,17	2
SPA products and services	14	1
Preserving humans' quality of life	17	1
equitable access to natural resources	25	1
correcting previous injustices and restoring rights	26	1
avoiding from killing innocent people	30,36	2
Pleasant speech and manner urges gentleness	32	1
Fair dealing	32	1

According to Kasri & Ahmed (2015); Shahriar et al. (2018); Rasool et al. (2020); Lamido (2020), the objective of safeguarding of life is to protect all things that can ensure coverage of basic needs and health, such as consumption of food and nutrition, awareness of health, and access to healthcare. (Alkire & Foster, 2010) states that nutrition is essential. According to Hamid et al. (2020), final household consumption affects the green economy, impacting human welfare and social justice. Herianingrum (2014) uses consuming nutritious food and maintaining health as essential elements to achieve farmers' well-being.

According to Kader (2021), safeguarding life includes spiritual, physical, and psychological aspects. At the basic level, clothing, food, and shelter must be fulfilled. In addition, access to health services and being safe from dangers and threats is also crucial element. On the psychological aspect, political freedom and expression of opinion maintain human dignity. Meanwhile, Rasool & Salleh (2014) used health and shelter/dwelling elements. Yusof et al. (2019) mentioned elements of safeguarding life, including basic shelter, adequate clothing, the house having access to clean water, living a moral life, having good relations with family and relatives, and having good relations with neighbors. Lamido (2016) also explained that providing food, shelter, safety from insecurity, and the right to live is an essential part of Maqasid Sharia.

To achieve well-being, Shariah obliges humans to earn a living for themselves and their families (Abdullah & Ismail, 2014). The rising demand for SPA services is due to an expanding need for physical, mental, and social well-being. Hasib et al. (2020) specifically examine the impact of Mangrove ecotourism on the safeguarding of life. The author stated that conserving and preserving the environment through Mangrove ecotourism is a way to maintain mental health and sustainably improve life. According to Bennett & Iqbal (2013), all communities have equal opportunities to obtain economic rights and self-improvement, such as equitable access to natural resources to achieve economic development.

Research conducted by Tahir (2015) explicitly examines the policies carried out by Umar bin Abdul Aziz to achieve public welfare. One of the essential policies carried out by Umar bin Abdul Aziz was correcting previous injustices and restoring rights. Meanwhile, Ibrahim et al. (2011) and Mohamad et al. (2020) mention that avoiding killing innocent people is a form of safeguarding life. Shariah is also encouraging to speak and act well, be fair, and act fairly (Dusuki & Abdullah, 2007). Shatzmiller (2021) found that better living standards could increase economic growth and welfare in the medieval Middle East.

Asutay & Harningtyas (2015) and Mergaliyev et al. (2021) mention that the elements of safeguarding self in Islamic banking are investment ratio in the real vital sector and financing microfinancing. These two elements are essential because of the characteristics of Islamic banking, which must pay attention to the underlying assets in a transaction, especially in the real vital sector. According to Mohammed & Mansor (2021), Islamic banking must develop Value-Based Islamic banking products by making community-based investments. It can improve standards of living community development, improve social services such as human resource development, environmental protection, poverty alleviation, support for small and medium enterprises, and provide other positive impacts for community development. Julia & Kassim (2020) mentioned two elements under safeguarding life, environmental risk management and In-house environment management. This action is taken so that Islamic bank investors are not involved in investments that damage the environment and increase employee awareness in recycling used resources.

Safeguarding of Intellect

Table 6a: Safeguarding of Intellect (Empirical)

Dimensions in Maqasid Sharia	Papers	No of Papers
A3: Safeguarding of Intellect	2,11,15,29,31,38,40	7
Advancement of Knowledge and improvement	2,31	1
Creating Awareness of Islamic Banking	2,31	1
Skill/Installing new skill	2,31,38	3
Online banking	11	1
Employee training, consumer awareness, and green events	11	1
Innovative products	11	1
Acess to school (education)	15	1
Academic/school achievement	15	1
School Attandance	15	1
Ability to operate a computer and use the internet	29	1
Enjoy learning new things	29	1
Having adequate nutrition during the growing age	29	1
Allocate time for reading	29	1
Keeping abreast with current affairs/information	29	1
Not Referring to shaman/spirit medium	29	1

Improve Knowledge	29	1
Not Consuming alcohol or drugs	29	1
Not Watching pornography/prostitution	29	1
Education Level	38	1
Improvement in human capital	40	1

Table 6b: Safeguarding of Intellect (Qualitative)

Dimensions in Maqasid Sharia	Papers	No of Papers
Panel A3: Safeguarding of Intellect	3,4,17,18,19,21,28	13
	30,32,35,37,57,63	
Motivational Programs	3	1
The literacy level of household	3	1
School Attendance	3	1
Education Level	3	1
Instilling new skill and improvements	3,21,57	3
Advancement/acquiring of Knowledge	3,21,30	3
Primary, Secondary, and tertiary Education	4	1
Existence of the Environmental Education Department	17,37	2
Spending on Education (schools)/educational services	18,19	2
Creating awareness of Islamic Banking	21	1
Allocate expenditures to improve skills in farming	28	1
Freedom of expression	30	1
Not involved in any activities detrimental to mind	30	1
Training program in Islamic Bank	32,57,63	3
Not Consuming alcohol or drugs	32,35	2
Not Watching pornography/prostitution	32,35	2

Elements of safeguarding of intellect that become a measure of welfare achievement include the literacy level of the household, school attendance, skill level, education level, and knowledge improvement. Meanwhile, Kasri & Ahmed (2015) stated that safeguarding of life is a person's ability to access education and increase knowledge, including access to school, school attendance, basic knowledge from schooling, and school achievements. Rasool & Salleh (2014) stated that education and skills are essential factors to increase knowledge.

Research conducted by Yusof et al. (2019) emphasizes the importance of increasing knowledge such as allocating time to read, write and learn new things, the author also emphasizes the importance of avoiding negative influences that can damage the mind such as not consuming alcohol and drugs, and not watching porn. In addition to damaging the mind, consuming alcohol and drugs and watching pornography can also damage human health and behavior (Dusuki & Abdullah, 2007). According to Dusuki & Abozaid (2007), if Shariah prohibits drinking alcohol, there must be wisdom behind the prohibition. Intellectual capacity improvement can be made by providing educational services and other incentives to increase intellect's creativity and effectiveness (Lamido, 2016). According to Ibrahim et al. (2011), Shariah commands to advance knowledge and prohibit everything that can damage it.

Kader (2021) divided education into primary, secondary, and tertiary education. Primary education includes essential religious knowledge, and worldly knowledge; primary education is dharuriyah (necessities)." In Islam, primary education is the right of all human beings and

an individual obligation (fard 'ain). Meanwhile, secondary and tertiary education is at the level of hajjiah (need) and tahsiniyah (embellishment), depending on the knowledge model needed by the community. Lamido (2020) stated that safeguarding intellect through good education or other effective methods is expected to have a significant positive effect on the achievement of Maqasid Shariah. So it is necessary to allocate funds to finance education. (Shahriar et al., 2018) suggested using Waqf to finance education.

Shatzmiller (2021) research on the medieval Middle East found that improvement in human capital can increase economic growth and human welfare. Specifically, in the context of Mangrove ecotourism, Hasib et al. (2020) mention that the existence of the environmental education department in the management of Mangrove ecotourism is a form of safeguarding reason. In the context of agricultural development, allocating costs to improve skills in farming is a form of safeguarding intelligence (Herianingrum, 2014).

In Islamic banking, Julia & Kassim (2020) mention three elements of safeguarding intellect; online banking, Employee training, consumer awareness and green events, and innovative products. Sodiq et al. (2020) said that Islamic banks need to create training programs to improve employee knowledge and skills. Meanwhile, Shamsudin et al. (2018) and Mergaliyev et al. (2021) mentioned three crucial elements to safeguard intellect in Islamic banks, including advancing knowledge, installing new skills, and creating awareness of Islamic banking. A continuous training program at an Islamic bank is one way to educate people and increase their knowledge capacity (Dusuki & Abdullah, 2007). Ajaz (2013) mentioned that it is necessary to research in training and development of people so that they promote Islamic banking

Safeguarding of Posterity

Table 7a: Safeguarding of Posterity (Empirical)

Dimensions in Maqasid Sharia	Papers	No of Papers
A4: Safeguarding of Posterity	2,11,15,29	7
	31,38,40	
Redistribution of Wealth	2,31	1
Environmental conservation	4,29	2
Environmental regeneration	4,29	2
Climate risk fund	11	1
Standard reporting format in Ibs	11	1
Better Future for Family	15	1
Harmony	15	1
Anti-Social Activities	15	1
Participation Community Activities	15	1
Basic, moral, and religious education for the future generation	29,38	1
Having pre-natal care during pregnancy	29	1
Children have the necessary immunization	29	1
Providing adequate attention to children (Monitoring children's behavior and activities)	29	1
Home district is free from pollution	29	1
Marriage	29	1
Children	38	1
Elevated household income	40	1
Birth Control (<i>'Azl</i>)	40	1

Table 7b: Safeguarding of Posterity (Qualitative)

Dimensions in Maqasid Sharia	Papers	No. of Papers
Panel A4: Safeguarding of Posterity	3,4,17,28,36,37,51,66	7
Personal Liberty and Freedom	3	1
Better Future for Family	3	1
Harmony	3	1
Social Activities	3	1
Participation Community Activities	3	1
Children	3	1
Marriage	3,4,36,37,51	5
Fulfilling rights of and duties towards: spouse, family, neighbor, community and nature	4	1
Upbringing needs of children	4	1
Virtuous upbringing and comportment (<i>husn al-tarbiyyah adab</i>)	4	1
Love, peace, and tranquility (<i>husn al- 'ishra</i>)	4	1
Strengthen family ties (<i>silat al-arham</i>)	4	1
Friendliness, care, and concern (<i>husn al-jiwar</i>)	4	1
Community outreach and engagement	4	1
Environmental conservation	4	1
Environmental regeneration	4	1
preserving the quality of the environment and the sustainability of human generation	17	1
Farmers' expenditures to improve the quality of life of their children	28	1
Child care and child education	28,36	2
Prohibition of Pornication and rape	37	1
Muslim personal law	51	1
Family waqf	66	1

According to Kasri & Ahmed (2015) and Rasool et al. (2020), Islam is very concerned about the urgency of maintaining posterity because it is very closely related to household well-being. Islam commands marriage to preserve posterity and prohibits adultery and promiscuity. Among the elements in safeguarding posterity are harmony, a better future for the family, participation in community activities, personal liberty, and others. Kader (2021) stated that caring and maintaining posterity ensures how well today's generation will be responsible for conditions in the future. In this case, marriage is vital because a healthy marriage can produce a strong family and a brilliant generation. According to Chapra (2008a, b), an intelligent generation will lead to dynamic and productive citizens. Apart from marriage, maintaining offspring can also be done by maintaining good relations with relatives, neighbors, community and safeguarding environmental conditions.

According to Lamido (2016), evidence of the safeguarding of posterity is the command to marry and the prohibition of all forms of adultery and anything that causes adultery to occur. Concrete evidence of the importance of marriage in Sharia is the existence of laws governing marriage, family, education of offspring, and the obligation to provide sustenance for the family (Mohamad et al., 2020). According to Yusof et al. (2019), safeguarding posterity has several components: family survival, progeny protection, protection, and guarantee for future generations. Several things need to be done to achieve this component, a) Basic, moral, and religious education for future generations, b) Having pre-natal care during pregnancy, c) Children have the necessary immunization, and others.

Rasool & Salleh (2014) included elements of having children and child education as part of the safeguarding of posterity. Abdullah (2012) stated that the existence of Muslim personal laws such as marriage rules can improve the welfare of Muslim families if implemented and appropriately advocated by the local government. Different things are shown by research conducted by Shatzmiller (2021); there is robust literature evidence that shows that in Islam, birth control ('azl) is legal according to Sharia and has been widely practiced in the Middle East medieval. This practice is often carried out during difficult times, such as when the black death occurs. Couples who do birth control want to avoid difficulties and a better future for their offspring. Researchers found a strong relationship between birth control and economic realities, such as better living standards and higher incomes.

Research conducted by Julia & Kassim (2020) to explore green banking performance provides two elements to protect future generations: climate risk funds and standard reporting formats. Banks should allocate funds to mitigate climate risk; banks should also separate green banking reports from other reports. Meanwhile, Mergaliyev et al. (2021) included redistribution of wealth (wages, tax, shareholders, depositors, ZIS, Waqf) as a form of safeguarding offspring in Islamic banking. Sadique & Ansari (2016) found that a family waqf is a valuable form of investment for the welfare of future generations. In the context of Mangrove ecotourism, the element of safeguarding posterity is preserving the quality of the environment and the sustainability of human generation (Hasib et al., 2020). According to Herianingrum (2014), in agriculture, there are two things that farmers need to do to ensure the good for the generation, namely farmers' expenditures to improve the quality of life of their children and child education.

Safeguarding of Wealth

8a: Safeguarding of Wealth (Empirical)

Dimensions in Maqasid Sharia	Papers	No of Papers
A5: Safeguarding of Wealth	2,9,11,15,20,27,	11
	29,31,38,40,42,	
Earning ability from Permissible sources (halal) and meets subsistence	2,27,31	2
Fair returns	2,31	1
Distress predictability	2,31	1
Implementation of Islamic moral transaction mode (<i>Adl, Ihsan, generosity</i>)	9	1
Green finance and green marketing	11	1
Risk – return analysis	11	1
Skill	15	1
Employability	15	1
Having stable and sufficient income as well as financial investment	15,29,39	3
Savings and investment	15,29,38	3
Purchasing Power	15	2
Green economic growth	20	1
Social Capital	20	1
Protection of property rights	29,40	2
Taking necessary precautions to safeguard property	29	1
Ability to manage own and family finances	29	1
Considered to be a spendthrift	29	1
Giving of charity	29	1
Having home/vehicle insurance	29,38	2

Safe and Secure employment	38,39	2
Financial Deepening	42	1

8b: Safeguarding of Wealth (Qualitative)

Dimensions in Maqasid Sharia	Papers	No of Papers
Panel A5: Safeguarding of Wealth	3,4,6,7,8,17,21,22,24,26,28,30,32,33,37,44	29
	45,47,49,50,54,55,56,57,58,59,61,62,64	
Skill	3	1
Savings	3	1
Purchasing Power	3	1
Earning Income in halal way and meets subsistence	3,4,6,17,24,30,33	7
Sustaining one's dependants	4	1
Fulfilling personal, familial, societal needs	4	1
Fulfilling work; self-esteem and self-actualization; arts and crafts	4	1
Establish sustainable organization, e.g., Waqf, to support virtuous causes	4	1
Safe and Secure employment	4,30	2
Providing microcredit to the poor	6,59	2
Making CSR practices more visible and connected to the community	7	1
Maximizing CSR Practices in Islamic Bank	7,8,32	3
Profitability	21	1
Investment in business and vital real sector and Entrepreneurship	21,24,47,57,59,61,64	7
Redistribution of Income and Wealth	21,37	2
Ethics-moral cum economic coalition	22	1
Trade liberalization and removing tax	26	1
Reforming the economy and utilization of empty land	26	1
Increasing income from agricultural products	28	1
Equitable distribution of Income and Wealth in Ibs	33	1
Halal tourism	44,62	2
Sukuk	45,59	2
Creation of young entrepreneurs	47	1
Innovative product in IBs.	49	1
Promoting ' <i>adl wal Ihsan</i> (justice and beneficence)	50	1
<i>Ta'min</i> (Islamic insurance)	54	1
Islamic Money Market	55	1
<i>Al-Muzara'ah and Al-Mutsaqah</i> in farmer	56	1
Crowdfunding	59	1
Islamic Cooperative	65	1

Ibrahim et al. (2011); Mukhtar, Nihal, & Abdul Rauf (2014); Kasri & Ahmed (2015); Rasool et al. (2020); Hasib et al. (2020) states that safeguarding of wealth is in the form of the ability to earn income for a better life. Assets must be obtained in a lawful (halal) way, avoiding property from damage, theft, and other harmful consequences. In addition, skills to acquire wealth, savings, and purchasing power are essential elements in safeguarding wealth. Wealth in Sharia must bring prosperity equitably and reduce poverty and inequality. Research

conducted Kader (2021) emphasizes the importance of obtaining wealth in a lawful way to meet personal and family needs. The law of providing for oneself and one's family in Sharia is an individual obligation (*fard 'ain*). Suppose a person does not have the ability to fulfill his life and his family. In that case, the community has a collective obligation (*fard kifayah*) to fulfill the obligations of people in need through instruments of distribution of wealth in Islam, such as *zakat*. This is done so that the community is able to meet their needs fairly and equitably so that collective welfare emerges.

According to Yusof et al. (2019), safeguarding wealth has several elements, including managing own and family finances, savings, having stable and sufficient income, having financial investments, etc. Asutay & Harningtyas (2015) and Mergaliyev et al. (2021) emphasize three crucial elements in safeguarding wealth: earning ability, fair return, and distress predictability. Meanwhile, according to (Abdul Rasool & Salleh, 2014), the measure of welfare in the context of property is house ownership, saving and investment, and employment.

Abdullah & Ismail (2014) stated that Islamic microfinance must provide financing to poor people and people with low incomes in the financial institutions' context. Refusal to distribute wealth to the needy is considered a violation of the Shari'a. According to Kayed (2012), investments made in Islamic banking should be productive and permissible (*halal*) businesses. Siddiqi et al. (2019) stated that *halal* business carried out by Islamic banks should not only be profit-oriented. But it must also promote Islamic norms and values so that they can reasonably meet society's needs. This action will lead to the fulfillment of the goals of Islamic economics, namely the equitable distribution of income and social well-being. Meanwhile, Nor (2016) stated that promoting '*adl wal Ihsan* (justice and benevolence) is the substance of an Islamic social bank that will impact well-being.

According to Sodiq et al. (2020), the economic activities carried out by Islamic banking aim to realize economic justice. Aliyu et al. (2017) found that Islamic moral transaction modes that follow *Maqasid Sharia* through the emphasis on the importance of *Adl, Ihsan*, and generosity play a role in moderating the sustainability of the Islamic banking business. This mode will affect the business of Islamic microfinance Bank (IMFBs) and the welfare of the people. Research conducted by Lebdaoui & Wild (2016) found that financial deepening affects the large size of the Islamic banking sector with higher economic development. Alhammadi (2022) stated that Islamic banking is considered capable of reconstructing the economy and achieving sustainable economic development because, in the practice of Islamic banking, there is a *Maqasid sharia* substance, namely protecting assets. The way to gain well-being is with innovative entrepreneurship.

According to Julia & Kassim (2020), the bank's primary function is to channel money from surplus units to unit deficits so that public welfare is achieved. Based on the authors' findings, he recommended that banks prioritize financing renewable energy projects, wastewater treatment plants, biofertilizer factories, etc. Banks need to carry out green finance and green marketing because green the economy and internal conservation strategies can safeguard the wealth. Furthermore, Hamid et al. (2020) found that social capital and green economic growth positively affect human welfare in economic activity in Malaysia. Green economics is important because, often, economic growth is not accompanied by the protection of nature. Green growth is an important instrument for achieving human well-being, sustainable development, and reducing the risk of environmental damage due to economic activities.

Issoufou (2019a) found that creating young entrepreneurs is the most crucial element to increase economic growth and reduce poverty to bring well-being to a country. In the financial context, according to Issoufou (2019b), the Islamic money market can drive savings for investment, so it is helpful for economic development and creates jobs. It will have an impact on the welfare of the community. Adham et al. (2012) emphasized the importance of

technological innovation and entrepreneurship to achieve prosperity. Islam emphasizes the importance of tawhid in every innovation process so that there are always substantial Islamic values in the results. Meanwhile, Hussain & Khalil (2019) found that Sukuk had a positive role in economic growth in Pakistan. In addition, Islamic insurance (ta'min) also plays a vital role in well-being (Kadirov, 2020).

Zulkifli et al. (2019) and Yusuf et al. (2021) found that halal tourism affects economic development in the form of government spending, added value, job opportunities, and income. The author found that halal tourism has a positive effect on economic growth. Halal tourism variables are hospitality, halal food, infrastructure, amenities, human resources, and tourism events. In the context of agriculture, Shafiai & Moi (2015) found that financing agriculture through financial institutions can be used as effective and efficient financing for agriculture. So there needs to be an agricultural finance system based on Islamic contracts such as Al-Muzara'ah and Al-Mutsaqah to improve farm sustainability and reduce poverty. Another study conducted by Issyam et al. (2016) stated that Islamic cooperatives affect well-being.

Safeguarding of Honour

Table 10a: Safeguarding of Honour

Dimensions in Maqasid Sharia	Papers	No. of Papers
Panel A6: Safeguarding of Honour	18, 26, 30	3
Individual privacy rights	30	1
Not doing adultery and false accusation	30	1
Not exposing or accusing others of misbehaviors	30	1

Research conducted by Tahir (2015) includes safeguarding honor ('ird) as a step Umar bin Abdul Aziz took to reform society. Ibrahim et al. (2011) mentioned that two essential elements in safeguarding honor are preserving individual privacy rights and not sharing the disgrace of others. This act is forbidden in Islam because it damages relations between people and damages one's honor. Shihab al-Din al-Qarafi (d. 1285CE) was the first scholar to include the safeguarding of honor in addition to the five dimensions of Maqasid proposed by Al-Ghazali (Hasan & Ali, 2018).

Safeguarding of Human Rights and Stakeholding, Social Entity, and Environment (Ecology)

Table 10a: Safeguarding of Human Rights

Dimensions in Maqasid Sharia	Papers	No. of Papers
Panel A7: Safeguarding of Human Rights	2,31	2
Interest-free and Islamically Acceptable Deals—Product Aspects	2,31	2
Corporate Governance Indicator (Fairness and Transparency)—general aspects	2,31	2
Corporate Governance Indicator (Fairness and Transparency)—BOD aspects	2,31	2
Corporate Governance Indicator (Fairness and Transparency)—executive management aspect	2,31	2
Corporate Governance Indicator (Fairness and Transparency)—Committees aspects	2,31	2
Corporate Governance Indicator (Fairness and Transparency)—Sharia Governance	2,31	2
Corporate Governance Indicator (Fairness and Transparency)—Other Aspects	2,31	2
Ethical behaviour and consumers' rights	2,31	2
Panel A8: Safeguarding Social Entity	2,31	2
Developmental and Social Goals (Zakah, charity, and benevolent loans)	2,31	2
Redistribution of income & wealth	2,31	2
Panel A9: Safeguarding of Environment	2,8,31	3

Asutay & Harningtyas (2015) and Mergaliyev et al. (2021) added three dimensions to the five dimensions mentioned by Ghazali. The three dimensions are safeguarding human rights, safeguarding social entities, and safeguarding of environment (ecology). According to Auda (2007); Asutay & Yilmaz (2018), Al-Ghazali's definition of Maqasid was criticized for its lack of social aspects and more focused on individual-oriented goals. Asutay & Yilmaz (2018) further state that Maqasid Sharia must be free from the limitations of fiqh and must have moral substance so that it can have a wider reach.

Research conducted by Asutay & Harningtyas (2015) and Mergaliyev et al. (2021) examines explicitly Maqasid Sharia performance in Islamic banks using eight dimensions of Maqasid Sharia. The research was conducted by analyzing the annual report of Islamic banks. In safeguarding human rights, they include elements of Good Corporate Governance (GCG), both in BOD Aspects, executive management aspects, committees' aspects, Sharia Governance, and other aspects. They also include interest-free and Islamically Acceptable Deals (Product Aspects), Ethical behavior, and consumers' rights.

In the dimension of safeguarding social entities, the element that becomes the emphasis is social development carried out by Islamic Banks. Social development in Islamic banks is undoubtedly related to allocating social funds by banks such as zakat, charity, and benevolent loans. In the dimension of safeguarding the environment, the element used is the disclosure of environmental information on Islamic banks. Research conducted by Mohammed & Mansor (2021) on value-based Islamic banking also emphasizes the importance of disclosing environmental information. According to Rahman et al. (2016), one of the crucial things in ethical identity disclosure (EEI) in Islamic banks is disclosing environmental issues. Nor (2016) stated that financing projects in an Islamic social bank should not damage the environment. Meanwhile, Tok & Yuse (2022) stated that the concept of value-based banks requires banks to earn profits by investing in projects that do not damage the environment.

4.0. DISCUSSION AND SUGGESTIONS FOR FUTURE RESEARCH

This study defines Maqasid Shariah with two approaches, i) Maqasid Shariah in a general definition and ii) Maqasid Shariah in an economic perspective. Maqasid Shariah cannot be separated from the concepts of *maslahah* (public interest) and *mafsadat* (evil). When meeting two *Maslahah*, the bigger one should take precedence, and when meeting two evils, the bigger one should be avoided by tolerating the smaller one (Azid et al., 2008). In the economic context, well-being is closely related to the fair and equitable distribution of wealth. Money is a tool to “develop the earth” (Kayed, 2012).

Previous studies have only defined Maqasid Shariah from two perspectives; universals and economics. In addition to the general definition, we suggest the need to understand Maqasid Shariah in a more specific definition, such as Maqasid Shariah in an environmental perspective (ecology). Further research is vital to explain the definition of Maqasid Shariah from various perspectives so that interested parties such as policymakers can formulate the most appropriate and comprehensive policies to achieve well-being.

This research also describes the concept of well-being and economic well-being from Shariah perspective. Well-being is closely related to *hayatan tayyibah* (the good life) and *sa'adah* (happiness) (Rasool et al., 2020; Kader, 2021; Mukhtar, Nihal, & Abdul Rauf 2014). While other researchers, such as Shahriar et al. (2018) dan Yusof et al. (2019), define Shariah beyond the economic aspect, namely improving the quality of life, which includes the material-physical spiritual-religious-ethical dimensions and social justice. In the economic context, poverty alleviation can achieve well-being because poverty and hunger are the main problems Muslim

countries face in this era. (Affandi & Astuti, 2013; Kasri & Ahmed, 2015; Kasri & Ahmed, 2015).

We suggest that future research also defines well-being with hasanah (goodness) in addition to hayatan tayyibah, falah, sa'adah, and maslahah. Exploring the concept of hasanah is essential so that we get a more comprehensive concept of well-being from a shariah perspective. The Qur'an uses the word hasanah to represent the goodness obtained by humans 33 times in the singular form and four times in the plural form.

In the context of the dimensions and elements of Maqasid shariah, we found most of the research still focused on the operational-based elaboration (elements) of the five dimensions and Maqasid shariah proposed by Al-Ghazali, namely safeguarding of faith, life, intellect, posterity, and wealth. However, few studies comprehensively address the safeguarding of honor, as for the dimensions of safeguarding human rights, social entity, and the environment, which still only focus on Islamic banks' research. In the future, there needs to be an expansion of the scope of study that does not only focus on aspects of Islamic banking but all aspects, be it spiritual, social, and material aspects. It is because Maqasid Shariah is not limited to economic and financial factors. Interested parties must have a comprehensive picture of the measure of well-being.

5.0. CONCLUSION

Research on Maqasid Shariah and its relationship to well-being is a critical issue to get a comprehensive picture of how Shariah explains well-being and know all the things that measure well-being. This study aims to determine the relationship between Maqasid Shariah and well-being using a systematic literature review (SLR) method from two primary data sources, namely Scopus and Web of Science (WoS). Through a systematic searching strategy, we found 66 articles from 2007 to 2022. We found 46 articles using qualitative methods and 20 articles using quantitative methods.

This research contributes to the definition of Maqasid Shariah, the concept of well-being in Shariah perspective, dimensions, and elements of Maqasid Shariah used to protect well-being. After analyzing 66 articles, we divide the definition of Maqasid Shariah into two parts; Maqasid Shariah in a universal perspective and an economic perspective. We also find seven concepts of well-being from a shariah perspective; Hayatan tayyibah, sa'adah, Falah, Maslahah, multidimensional development, poverty alleviation, fulfillment of dharuriyah, and Ethico-moral cum economic coalition.

We also found nine dimensions of Maqasid Shariah, namely safeguarding of faith, self, intellect, posterity, wealth, honor, human rights, social entity, and environment (ecology). In each dimension, we describe elements as operational-based and measures that can be used to achieve well-being. In safeguarding faith, we found two elements used the most by previous researchers: zakat, infaq, sadaqah, qardul hasan, and war against interest. In safeguarding of self, we found three elements used most frequently by previous researchers; consumption of food and nutrition, access to healthcare, and basic shelter.

Meanwhile, in safeguarding intellect, we found two elements that are most often used as a measure; skills and advancement of knowledge. In safeguarding posterity, we find two elements that are most often used as a measure; marriage and child care/child education. In safeguarding wealth, we find three important elements; earning ability from halal sources, having stable income, savings, and investment. In safeguarding honor, we found three elements; Individual privacy rights, not doing adultery and false accusations, and not exposing or accusing others of misbehavior. In safeguarding human rights, social entities, and the environment, we found that in general, we found four elements; Ethical behavior and consumers' rights, Developmental and Social Goals, Redistribution of income & wealth, and environmental indicators in an Islamic bank.

This study provides several recommendations to further researchers. First, we suggest that further research is vital to explain the definition of Maqasid Shariah from various perspectives, not just a general definition, so that interested parties such as policymakers can formulate the most appropriate and comprehensive policies to achieve well-being. Second, we suggest that further researchers dig deeper into the concept of hasanah (goodness) in the Qur'an and relate it to well-being. The term hasanah is repeated 33 times in the singular and for times in the plural in the Qur'an. Third, we suggest researching and multiplying the safeguarding elements of honor, human rights, social entity, and environment.

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