The Implementation of Maqasid Shariah in Economic Studies

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This study aims to see the development of research “Maqashid Sharia on Economics” around the world and research plans that can be carried out based on journals published on that theme. This study used a qualitative method with a bibliometric analysis approach. The data used is secondary data with the theme “Maqashid Sharia on Economics” which comes from the Scopus database with a total of 118 journal articles. The results of the study found that in the author mapping bibliometrics the author published the most research with the theme “Maqashid Sharia on Economicsis Choudhury M.A. Furthermore, based on the bibliometric keyword mapping, there are 6 clusters that can become research lines with topics related to Sustainable Economic Development and Maqashid Syariah, The COVID-19 pandemic in Islamic Finance and Maqashid Syariah, Environmental Protection in Perspective of Islamic Law and Maqashid Syariah, Financing in Islamic Banking and Maqashid Syariah, Islamic Economic System and Maqashid Syariah, dan SDGs and Maqashid Syariah and for the most used words are finance, Islamic finance, maqashid sharia, bank, Islamic bank, and Islamic law.

Keywords: Maqashid Syariah; Economic; Research Map; VosViewer
INTRODUCTION

Maqasid Syariah in economics involves applying Sharia goals to economic transactions to achieve human welfare and benefit in all aspects of life, including the economy. Implementation of Maqasid Syariah in the economy involves applying Sharia principles to economic transactions to ensure that these transactions are fair, and transparent. The main principles of Maqasid Syariah that can be applied in the economy include justice, where in this case Maqasid Syariah emphasizes the importance of justice in economic activities. This aims to ensure that financial transactions are carried out in a fair and just manner, and that benefits from economic activities are distributed equally among all members of society (Soemitra et al., 2021). Then, welfare, namely Maqashid Syariah aims to improve the welfare of individuals and communities. It seeks to ensure that economic activities contribute to the welfare and prosperity of society as a whole, and that they do not harm the environment or future generations (Al-Ayubi & Halawatuddu’a, 2021).

Furthermore, another principle is the realization of Maqashid Syariah. Maqashid Sharia is a universal goal that will be achieved by Sharia and realized in life. It is applied in various fields of the economy, including monetary policy, Islamic social finance, Islamic banking, and annual reports of Islamic commercial banks (Anisa et al., 2020; Soemitra et al., 2021; Al-Ayubi & Halawatuddu’a, 2021; Rofiq & Hasbi, 2022). In addition, the prohibition of usury is also one of the principles of Maqashid Syariah, which provides a perspective on the prohibition of usury (interest). The prohibition of usury is based on moral and humanitarian considerations, and aims to eliminate all forms of injustice and unfairness in economic practices (Litia & Rofiq, 2023).

While the application of Maqasid Sharia for the economy has many potential benefits, there are also some issues and problems that need to be noted. Al-Nahari et al (2022) explained one of the weaknesses in the application of sharia maqashid in the economic aspect, which is a conceptual weakness. The terms Maqasid and Maslahah are considered to be two different principles or devices of Sharia law. This dual understanding of the essence of Maqasid and Maslahah creates challenges in understanding the theory of Maqasid Syariah and its application. A similar thing was also expressed by Kholis et al (2020) that there is ambiguity in the application of Maqasid Syariah in the economy. While the principles of Maqasid Syariah are well established, their application in certain economic activities can be a challenge. This lack of clarity can cause confusion and inconsistency in the application of Maqasid Syariah in the economy.

On the other hand, Lamido (2016) explains that there is resistance to changes in the application of Maqasid Syariah in the economy. Some stakeholders may reject changes in economic policies or practices that are needed to align with the objectives of Maqasid Syariah. This resistance can hinder the implementation of Maqasid Syariah in the economy. In addition, Lahsasna (2009) also revealed from the community’s point of view that there is a lack of awareness about Maqasid Syariah among policy makers and businesses. This lack of awareness can cause a failure to incorporate the principles of Maqasid Syariah into economic policies and practices, which can limit the potential benefits of Maqasid Syariah in the economy.

Therefore, it is important to see the extent of progress "Maqasid Sharia on economy" currently through research, and one of the methods that can be used to see the development of research is bibliometrics using VosViewer. The method is able to create and display maps of journal authors and research paths based on co-citation data or keyword maps based on shared incident data. Some studies that examine related to Maqasid Sharia on economy among them are Bahri et al (2019) explaining the Maqasid Al-Shariah in the development of micro entrepreneurship; Wanto et al (2021) studied the change of Maqasid Sharia as a theory; Ahmad & Hanapi (2018) explain the thinking of Maqashid Al-Shariah in Islamic economics; Antonio et al (2020) studied Abu Zahra’s sharia maqashid model as a performance measurement system; Widiastuty (2022) examines the role of Fintech Syariah based on the perspective of Maqashid Syariah; and Qoyum (2018) discuss the framework of Maqashid Ash-Shari’ah and the development of sharia financial products. In addition, there is also a study done by Sariah et al., (2022), Rusydiana & Fuadi (2013), and Abdurroziq et al., (2022).

This research was conducted to complement existing research and fill in the gaps in previous research and to expand the literature related to Islamic marketing through a research path. In particular, the purpose of this study is to see the development of research "Maqashid Sharia on Economics” throughout the world published by journals with this theme and see research opportunities in the future by formulating a research agenda.
PREVIOUS STUDIES

Maqasid Syariah is a doctrine of Islamic law that focuses on the meaning or purpose behind Islamic rules. Maqasid Syariah is a branch of Islamic knowledge that studies the application of Islamic law to achieve desired results and remain faithful to the spirit of the law. The term "maqasid" refers to meaning, purpose, and purpose, and this relates to well-being, interest, or profit. In other words, Maqasid Syariah refers to the general meaning and purpose of Islamic law (Al-Ayubi & Halawatuddu'a, 2021). Maqasid Syariah helps in determining the definition and function of Islamic law and its application. It provides a framework to understand the goals and targets that Islamic law wants to achieve.

Thoughts about Maqashid Syariah can be divided into three stages, namely foundation, development, and contemporary (Al-Ayubi & Halawatuddu'a, 2021). Ibnu Assyria, who is one of the scholars who contributed to the development of Maqashid Syariah, established five criteria to recognize those categorized as maslahah and masadah (Rofiq & Hasbi, 2022). According to Al-Syatibi, Maqashid Syariah is divided into two things, namely legal establishment based on illat and al-mashalah wa al-mafasid based on three levels of benefit. Whereas Thahir Ibnu Asyur argues that Maqashid Syariah is divided into two things, namely maqashid syariah al-ammah and maqashid syariah al-khassah, and his thinking is based on four things, namely: al-musawah, al-fitrah, al-hurriyah, and al-samahah (Ningsih, 2021).

Maqasid Syariah in economics involves applying Sharia goals to economic transactions to achieve human welfare and benefit in all aspects of life, including the economy. Implementation of Maqasid Syariah in the economy involves applying Sharia principles to economic transactions to ensure that these transactions are fair, and transparent. On the economic aspect, Maqasid Syariah can be used to formulate economic policies, including monetary, fiscal and financial policies (Soemitra et al., 2021). The Maqasid Sharia principle is used to ensure that economic policies are in line with Sharia goals, namely to improve human welfare and benefit (Elahi & Alam, 2022).

Specifically, Maqashid Syariah has been implemented in Islamic social finance to realize justice and social welfare and ensure the continuity of human life on earth. This is achieved by ensuring that financial transactions are carried out in a way that is fair and benefits society as a whole (Al-Ayubi & Halawatuddu'a, 2021). Maqashid Syariah is also implemented in Islamic banking to produce indicators of growth and development of Islamic banking that are rapid and beneficial for Muslims and humanity in general. This is used to ensure that Islamic banking is based on sharia provisions (Rofiq & Hasbi, 2022). Furthermore, Maqashid Syariah can also be used as an alternative approach to measure the performance of Islamic banks. It provides a comprehensive measurement that considers both the form and substance of Maqashid Syariah, including aspects related to daruriyat (needs), hajjiyyat (needs), and tahsiniyyat (luxuries) (Taufik, 2020).

The research by Tubarad et al (2022) specifically addresses the forefront of the Maqasid Shariah (MS) research repertoire by identifying important features to guide future research in the sector. The research shows that Maqasid Shariah is a cross-disciplinary research area where past literature has mainly focused on business and environmental science domains. The growing number of publications on Maqasid Shariah shows that the critical nature of technology has affected the financial services sector, and certainly there is some impact on the economy. Islamic financial performance and products are the areas of greatest concern in relation to Maqasid Shariah. Kusnan et al (2022) explained analyzing whether the theory built by Chapra follows the principles of maqashid al shariah as put forward by other Muslim scholars: Al-Shatibi and Jasser Auda. Apart from that, it also analyzes Chapra’s thoughts by correspondence with the five maxims of fiqh law or qawa'id fiqhiyah. The results of his research show that Chapra’s thinking is in line with maqashid al shariah put forward by Al-Shatibi and Jasser Auda and with the five maxims of fiqh law.

On the other hand, As-Salafiyyah et al (2022) formulated a Maqashid Syariah-based mosque empowerment index formula as a measuring tool for the level of mosque empowerment. The results showed that the mosque has a multi-field role, including in the fields of worship, social, education, politics, economy and culture. This study produces a mosque empowerment index based on Maqashid Syariah which consists of several criteria, namely the elements of Maqashid Syariah; protect religion, life, mind, lineage, property and the environment. The results of the weighting of the criteria show that defending religion is the main criterion with a weight value of 0.209. Each of these criteria consists of five indicators. Of all the indicators, environmental safety is the top priority, with a weight value of 0.056.

Shinkafi & Ali (2017) systematically analyze Maqasid Syariah in Islamic economics, banking and finance, with a clear focus on establishing an appropriate
and new framework that identifies the efforts of contemporary scholars and detects existing gaps. This research informs that contemporary scholars showed a strong commitment to the outcome themes over the mentioned period. The results reveal that contemporary scholars point to more interest and attention to Islamic banking and reveal their potential features in the range than any other theme. This research further highlights the gaps of several significant areas that are either outside the scope of the document reviewed or require more attention from contemporary scholars, for example, wealth formation and management, consumption of wealth, socioeconomic security, risk management, corporate governance, policy management, human resource development, prohibition of Riba, profit and loss sharing (PLS), etc.

Several other studies that discuss related maqasid sharia Bahri et al (2019) explain Maqasid Al-Shariah in the development of micro entrepreneurship; Wanto et al (2021) studied the change of Maqashid Sharia as a theory; Ahmad & Hanapi (2018) explain the thinking of Maqasid Al-Shariah in Islamic economics; Antonio et al (2020) studied Abu Zahra’s sharia maqashid model as a performance measurement system; Widiastuty (2022) examines the role of Fintech Syariah based on the perspective of Maqashid Syariah; and Qoyum (2018) discuss the framework of Maqashid Ash-Shari‘ah and the development of sharia financial products.

RESEARCH METHOD
In this study, various scientific journal publications related to the theme "Maqashid Sharia on Economics" all over the world is used as a data source. Data is collected by searching indexed journal publications in the Scopus database using keywords "Maqashid Sharia on Economics". After that, articles or scientific journals that are relevant to the research theme will be selected based on the publication data that has been collected. Journals equipped with DOI are criteria in the screening process and data processing using software. There are 118 published journal articles from within the research theme "Maqashid Sharia on Economics". The development of publication trends related to the research topic was analyzed using the VOSviewer software, which can display bibliometric maps and allows for more detailed analysis.

In order to build maps, VOSviewer uses the abbreviation VOS which refers to Visualizing Similarity. In previous studies, the VOS mapping technique has been used to obtain bibliometric visualizations which are then analyzed. Furthermore, VOSviewer is capable of creating and displaying journal author maps based on co-citation data or keyword maps based on shared incident data. Therefore, in this study an analysis of journal maps related to "Maqashid Sharia on Economics", including author maps, and keywords which are then analyzed for research paths that can be carried out in the future through clusters on keyword mapping.

This study uses a descriptive qualitative approach with meta-analysis and descriptive statistical literature studies based on 118 journal publications that discuss the theme "Maqashid Sharia on Economics". Meta-analysis is a method that integrates previous research related to a particular topic to evaluate the results of existing studies. Furthermore, the qualitative method used in this research is also referred to as the constructive method, in which the data collected in the research process will be constructed into a theme that is easier to understand and meaningful. The sampling technique used in this study is a purposive non-probability sampling method, which aims to fulfill certain information in accordance with the desired research objectives.

RESULTS AND DISCUSSION
This research discusses "Maqashid Sharia on Economics" by utilizing 118 published journal articles indexed in Scopus. Bibliometrics is a method used to measure and evaluate scientific performance by taking into account factors such as citations, patents, publications, and other indicators that are more complex. Bibliometric analysis is carried out to evaluate research activities, laboratories, and scientists, as well as the performance of countries and scientific specialties. Several stages in bibliometric analysis include identifying the research background, collecting databases to be used, and determining the main indicators to be used in research.

This section will deepen the results of the meta-analysis by showing a visual mapping chart depicting 118 journals related to "Maqashid Sharia on Economics". In this study, mapping was carried out by analyzing keywords and important or unique terms contained in journal articles. Mapping is a process for identifying elements of knowledge, configuration, dynamics, dependencies, and interactions between these elements. Results network visualization of 118 journals with the theme "Maqashid Sharia on Economics" will be explained and elaborated in more detail in the next section.
Bibliometric Author Mapping

By using a bibliometric analysis using VOSviewer software, a mapping of authors who contributed in the field of "Maqashid Sharia on Economics". The resulting image provides a visual representation of the mapping, the bigger and brighter the dot marked in yellow, the greater the number of journal publications related to the theme "Maqashid Sharia on Economics" published by that author.

Figure 1: Bibliometric Author Mapping

In the figure above it is explained that the cluster density in the bibliometric map depends on the intensity of the yellow color shown. And the yellow color on the map depends on how many items are related to other items. For this reason, this section is very important to get an overview of the general structure of bibliometric maps which are considered important for analysis. From this, it can be identified the author who has published the most of his work.

In general, every writer or researcher has a different tendency in every publication of his work. On some occasions, an author appears as a single author, but on other occasions the author may co-author with other authors or researchers, so that this will affect the cluster density and some clusters show different densities. However, authors who have a relatively large cluster density identify that these authors do the most research publications on the theme "Maqashid Sharia on Economics", when compared to authors whose cluster density is lower, the results found can be a reference for other researchers in the future. From the results of the analysis, it was found that the authors had the most publications related to Social "Maqashid Sharia on Economics" namely Choudhury M.A.

Research Map

The image below describes the emerging keyword trends in the theme research "Maqashid Sharia on Economics" and the larger form is the word most used in journal publications with the theme "Maqashid Sharia on Economics".
As for the mapping, the keywords that appear the most in the publication "Maqashid Sharia on Economics" among them finance, Islamic finance, maqashid sharia, banks, Islamic banks, and Islamic law, which are then divided into 6 clusters, as follows:

<table>
<thead>
<tr>
<th>Cluster</th>
<th>Keywords</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cluster 1 (8 items)</td>
<td>Economic development, economic growth, government, hdi, maslahah, poverty, socio economic development, zakah</td>
</tr>
<tr>
<td>Cluster 2 (5 items)</td>
<td>Covid, finance, islamic banking, islamic economic, pandemic</td>
</tr>
<tr>
<td>Cluster 3 (5 items)</td>
<td>Environment, islamic law, islamic perspective, islamic principle, law</td>
</tr>
<tr>
<td>Cluster 4 (4 items)</td>
<td>Bank, financing, islamic bank, maqashid sharia</td>
</tr>
<tr>
<td>Cluster 5 (4 items)</td>
<td>Islamic economic system, islamic financial institution, waqf, welfare</td>
</tr>
<tr>
<td>Cluster 6 (3 items)</td>
<td>SDGs, sustainable development, wealth</td>
</tr>
</tbody>
</table>

Research map that can be made based on 6 cluster keyword mapping that is:

**Cluster 1: Sustainable Economic Development and Maqashid Syariah**

The topic discussed in the first cluster is the correlation between sustainable economic development and maqashid sharia. Not enough research has been done regarding this matter. Several studies that are relevant to this topic, namely Apriantroro et al (2022) analyze the implementation of Green Economy through Integrated Urban Farming as family economic resilience during a pandemic based on the perspective of maqashid sharia. In this study it was explained that the impact of the outbreak of the corona virus on various economic sectors had resulted in difficulties for many individuals in meeting their basic needs. One of the responses taken is the development of urban agriculture which addresses the problem of food availability. The main focus of this research is ensuring food security, controlling food prices, and stimulating local economic growth. Through this practice, people grow short-lived plants in small pots or apply hydroponic methods in their yards. Integrated urban agriculture emerges as a form of green economy that has goals in line with maqashid sharia, known as maslahah. The concept of a green economy, with an emphasis on integrated urban agriculture, has the main objective of increasing the economic welfare of the community and at the same time functioning as a mitigation measure against the risk of substantial environmental damage. This research also provides solutions in dealing with the negative impact of the...
The Implementation of Maqasid Shariah in Economic Studies

Darwis Harahap & Mimma Maripatul Uula

pandemic on food security, both on a macro and micro scale. Thus, it can be noted that the green economy paradigm with integrated urban agriculture is able to integrate harmoniously with the pure principles of maqasid sharia.

Erwaedy et al (2021) provide an overview of the management of the halal industry and environmental preservation in the view of Maqashid Syariah. Ecosystem problems are increasingly complex and serious global problems faced by humans around the world. More and more production with the use of modern technology to exploit nature continuously results in decreasing environmental quality. The essence of a green economy is low-carbon growth, resource efficiency, and social inclusiveness, which has implications for sustainable development, energy management, green economy in cities, and green business. This is in accordance with the values in Islamic economics, especially analyzed from the Maqashidal-Syariah perspective. The results of the study found that economic socialization with the universal values of Maqashid Syariah (associating environmental issues with aspects of sharia goals) in fiqh al-b'ilah resulted in reduced passivity in society. The foundation of the green economy on the problem of inequality caused by the inequality of green production factors can be overcome based on the principles of al-adl (justice), Maslahah (public interest) and Musawah (equality).

Arina (2020) describes the implementation of maqashid sharia with the development of a green economy through Urban Farming. In developing countries, conventional economic trends have resulted in systematic problems in other sectors. This phenomenon causes disharmony with the original purpose of carrying out economic activities. Although the goal of the economy goes beyond mere accumulation of wealth, it also aims to protect living ecosystems (hifdzu-n-nafsi) as well as preserving offspring (hifdzu-n-nasli). Therefore, fundamental corrections are needed to find new ways to build the economy. Green economy, as a new solution to overcome economic challenges, implements the principles of Maqashid Syariah. The green economy paradigm based on Maqashid Syariah has a focus on three main concepts: 1) quality of economic growth, 2) environmental efficiency, and 3) social growth. This paradigm is able to maintain ecosystem sustainability while achieving inclusive economic growth, supporting increased community welfare.

In the Indonesian context, urban agriculture emerges as an innovative method for realizing prosperity through the implementation of a green economy. Urban agriculture is an industrial cycle that includes the production, processing, and sale of food and energy to meet the needs of urban residents. All of these processes are carried out with the sustainable use of natural resources and urban waste. In addition to meeting food needs and being a pillar of family finances, urban agriculture also contributes to the household economy.

In the context of Islamic economics, this approach is in accordance with principles that emphasize the balance and sustainability of nature and social interaction. This concept emphasizes that urban farming has the potential to achieve quality economic growth, is efficient in energy use, and supports social interaction in line with the principles of Islamic economics.

Masduqie et al (2021) analyze the maqashid sharia values and the green economy implemented by the Surabaya Central Waste Bank, Indonesia. The results of the study show that the implementation of maqashid sharia values at the Surabaya Central Waste Bank is carried out through provisions, procurement activities, and regulations that are stipulated and embody the 10 principles in the green economy program concept which also support the three programs in the Sustainable Development Goals (SDGs). Based on the findings from this study, the relevant suggestion is that the management of the Surabaya Central Garbage Bank needs to get special attention so that the implementation of maqashid sharia values can be optimal. Optimizing maqashid sharia values will provide benefits to society, not only limited to the economic aspect.

Cluster 2: The COVID-19 pandemic in Islamic Finance and Maqashid Syariah

Research that discusses the correlation or relevance between Islamic finance and maqashid sharia during the Covid-19 pandemic is still quite a bit found. Several studies that are relevant to this topic, namely Rizal & Pakkanna (2023) explain the digitalization of zakat in encouraging socio-economic development of society in the midst of the Covid-19 pandemic from the perspective of maqashid sharia. The Covid-19 pandemic seems to have harmed people’s lives, especially in social and economic aspects. The Islamic finance sector can overcome these problems because in principle the Islamic economy aims to achieve social welfare. Zakat, infaq, alms and waqf are forms of activity in the Islamic economy, which are part of the obligatory forms of worship and advice from Allah SWT. The application of zakat with community principles and returning to society can encourage economic equality, especially...
during the Covid-19 pandemic as it is today, where many people's economic activities are hampered. The digital zakat system is a breakthrough to increase the effectiveness of the management and distribution of zakat to the public. The digitalization of zakat also makes it easier for the public to distribute zakat obligations. Coordination from various parties such as the government, zakat institutions and academics is needed in developing a zakat digitalization system to achieve maximum results. With the application of Maqashid Syariah in managing digital zakat, it is hoped that zakat can be right on target in meeting human needs.

Shahruddin (2020) examines the impact of the pandemic on the economy and the realization of Maqasid Al-Syariah and Islamic finance. In this study, it was explained that during the COVID-19 pandemic, there were changes in consumer spending patterns and behavior. While many industries are experiencing a decline in demand, there are also sectors that are experiencing growth as a result of the pandemic. Cloud computing, video conferencing, e-payment, online food delivery, and frozen food and beverage (F&B) businesses are experiencing a growth spurt. COVID-19 is pushing companies to adapt to new ways of operating that accelerate digital transformation. Another impact of this pandemic is changes in work patterns. The COVID-19 pandemic has made working from home the new norm. The concept of the traditional working environment in an office for eight hours a day, five days a week has suddenly shifted. The flexibility of working remotely helps reduce traffic jams. However, while some employers are considering working from home options as a permanent arrangement, the office's commercial sector has the potential to be significantly impacted.

Ratnasari (2020) analyzes the maqashid sharia aspect in handling COVID-19. This research specifically examines more broadly the COVID-19 pandemic which has had an impact on various sectors of many people's lives. Therefore, the government has made various efforts to deal with the impact of COVID-19 such as requiring strict health protocols, being encouraged to work from home, setting up special medical facilities, issuing various social and economic programs in communities affected by COVID-19, and others. However, the various efforts made have created many problems that have had a significant impact on people's welfare during this pandemic. As a country where the majority of the population consists of Muslims, of course, society needs to pay attention to aspects of welfare and benefit other than economic aspects, such as aspects of lineage, soul and mind which are called maqashid sharia.

Gwadabe & Ab Rahman (2020) examines the potential role of Islamic Finance in the contemporary world in providing a waqf-based economy, social welfare and youth empowerment to overcome the economic impact of the COVID-19 pandemic, reduce people's suffering and protect human life which is one of the main goals of sharia. The results of the study revealed that waqf is a form of Islamic empowerment charity that is able to provide empowerment to youth and the economic welfare of the Kano community through financing small and medium enterprises. It can be concluded that waqf can be used to overcome economic challenges during the COVID-19 and post-COVID-19 times towards achieving financial stability and realizing Maqashid Syariah.

Kurnia et al (2020) analyze and evaluate institutional programs for collecting zakat in achieving Maqashid sharia and identify issues and strategies for zakat institutions. Zakat is one of the welfare distribution instruments. Zakat is also one of the most significant Islamic institutions, in early Islam zakat proved to be a very effective tool for poverty alleviation and financial inclusion. The total potential for zakat in OIC member countries ranges from 1.8 percent to 4.34 percent of their GDP. Zakat has the potential to be developed economically. In contrast, the development and performance of zakat institutions is relatively poor and this is illustrated by the collection of zakat in Muslim countries which is on average very low, less than 1% of GDP. Maqashid Sharia is considered an intellectual methodology for Islamic studies and Non-Law studies. It has been used by Muslim scholars to propose Islamic reform and revival in many aspects of life and to address the problems of the ummah in ways that are in line with Islamic traditions and aspirations. This institution can make Maqashid Syariah an important benchmark for designing zakat distribution programs in both countries. The goal of Zakat Institutions is to become a leading institution in empowering the community's economy by imposing Maqashid Syariah as the basis for designing sustainable empowerment indicators.

Cluster 3 : Environmental Protection in Perspective of Islamic Law and Maqashid Syariah

Similar to the previous topic, very little research has been conducted that specifically addresses the topic of environmental protection based on the perspective of Islamic law and maqasid sharia, and among the relevant studies, namely Haryati (2021) examines the role of...
environmental accounting in social responsibility with the maqashid approach, classical and contemporary sharia. The role of environmental accounting is reflected in all activities related to its social responsibility towards the environment. Higher education is a mirror and printer for the younger generation that produces human beings with dignity and noble character in managing their environment. The classical Islamic perspective states that environmental social responsibility is with the concept of fiqh al-biah. Meanwhile, the contemporary Islamic perspective refers to the concept of Jasser Auda, namely Hifdz al-huqq al Insan. The results of the study explain that environmental accounting plays an active role in social responsibility with a classical Islamic perspective, namely maqashid sharia: fiqh al-biah. Then, contemporary views show a stronger role in the implementation of environmental management, especially in the hifdz al-huqq al-Insan approach (protection of human rights).

Jahar et al (2021) highlight how Islamic law is integrated with the sea and national security in relation to spiritual-religious values in its development. This research specifically discusses Maqasid al-syar'ia which plays an important role in providing practical mechanisms and strategies on how maritime affairs and national security will be developed. Maritime affairs and national security are used as objects of analysis in an effort to integrate Islam with natural and social sciences. This research also justifies the significant role of Islamic values to be placed in maritime affairs and national security as a basis for protecting lives, assets and future generations.

Munib et al (2022) reveal the sides of religious teachings, especially Islamic teachings which raise concern for the environment. This research is motivated by the existence of a central issue regarding environmental damage which is increasingly concerning, both reported in the mass media and those circulating on national and international television broadcasts. Therefore, a solution is needed to handle and bridge environmental problems that are studied across disciplines, in this case using the philosophy of Islamic law approach. The results of the study explain that the philosophy of Islamic law provides guidelines for how to treat the environment both in peaceful and emergency situations. This can be done by not damaging plants (trees), not throwing soil anywhere, managing land to be productive, removing barriers to community traffic flow, and sharing responsibility for managing forests, water and energy in a sustainable manner.

El-Gammal & Abozaid (2021) explain environmental protection and sustainable development from an Islamic perspective. Islam guards and protects all aspects of human life and guides them with proper ethics in dealing with the environment and its surroundings. It also urges humans to conserve natural resources for their needs as well as the needs of future generations. In this regard, Islamic legislation does not limit these good deeds to the extent of recommendations to be carried out, but Islam varies its relevant provisions between obligatory, prohibited, recommended and reprehensible, which shows Islam’s special concern for environmental protection issues. In particular, this research adopts the Maqasid approach in dealing with environmental problems, because environmental preservation and sustainability has been emphasized by Sharia, and negligence instead threatens environmental sustainability or at least depletes its resources.

Cluster 4 : Financing in Islamic Banking and Maqashid Syariah

There have been quite a lot of studies related to the topic in cluster four. Among the research relevant to this topic is Dusuki & Abozaid (2007) examining the challenges of realizing the right maqasid al-shari’ah in Islamic banking and finance. A social order capable of providing social justice along with economic prosperity. This vision is deeply embedded in the goals of sharia, also known as maqasid al-syariah. Consequently, the Islamic economic doctrine enters the debate about the role of Islamic social welfare. The most visible practical achievement is the establishment of Islamic banks intended to avoid interest and promote the norms of Islamic economic behavior and ultimately realize the noble goals of sharia. The challenges of realizing maqasid sharia in Islamic banking and finance include various issues, namely the proper understanding of maqasid al-syariah in Islamic economics; the method of implementing maqasid al-shari’ah in Islamic banking and finance; potential conflict between maqasid macro and maqasid micro; and the possible misuse of maqasid al-shari’ah to justify certain financial contracts that actually contradict sharia texts.

Ishak & Nasir (2021) clarifies how maqashid al-Shari’ah (goal of Sharia law) plays its role in Islamic finance. The results of the study reveal that the role of maqasid al-shari’ah is identified as follows, aligning the revealed text with the actual situation; consider unusual circumstances and address current issues. Everything
reflects how maqasid al-Syariah can pragmatically adapt Sharia rules to the real operations of Islamic finance.

Faizin & Djayusman (2023) provide a theoretical background to murabaha financing in sharia compliance banks. The results of the study show that sharia compliance in murabaha financing is based on four approaches, namely the 'aqd approach, the maqashid sharia approach, the documentation approach, and the accounting and financial reporting approach. The 'aqd approach states that murabaha transactions must be bona fide between independent parties (suppliers, buyers and financiers) and do not involve guaranteed profits. As for the maqashid sharia approach, besides ensuring maqasid sharia in wealth (its circulation, clarity, preservation, stability, and justice in it), murabaha must guarantee the public interest and contribute to the elimination of difficulties. In the documentation approach, the form and material of the documented murabaha contract must comply with the principles and conditions of the contract according to Islamic law and must be supervised by the Sharia Supervisory Board in its preparation. And for the accounting and financial reporting approach, disclosure of information must include the value of assets at the time of murabaha, clarification that murabaha receivables are measured at cost, murabahah profits are settled at the time of the contract, deferred profits are not deducted from murabahah receivables, there is no clear handling of repayment if it occurs, and there is no clear handling of customer bankruptcy cases or late payments if any.

Arafah & Nugroho (2016) evaluated the effectiveness of unsecured feasibility funding interventions in the clean water financing business model in Islamic banks. The role of Islamic Banks as an organization whose mission is not only to achieve financial performance, but also social performance, therefore, Islamic Banks provide clean water financing to the poor with appropriate risk management ("al-ghorm bill ghorm" and "al-kharaj Bill Daman"). Analysis of the feasibility of funding for clean water financing requires intervention to provide solutions for the poor who do not have the collateral needed for financing. The most important thing in the analysis of the feasibility of clean water financing is the character of the prospective recipient of the financing which can be accessed through the Central Bank's credit report tool. The findings of this study are that with an intervention feasibility analysis approach for clean water financing, the distribution of clean water financing in the period June 2013 to July 2015 has reached 2281 clients with a value of Rp. 2,296,579,363,- and has good quality which means there are no arrears installment payments. In addition, to achieve a large impact on clean water financing, the government's role is needed to provide financing insurance as a mandatory facility in the clean water financing business model.

Other relevant research, namely Fidhayanti et al (2020), analyzes the policy of restructuring sharia financing for MSMEs affected by Covid-19 from the perspective of Maqashid Syariah; Amaroh & Masturin (2018) examines the performance determinants of Islamic maqashid-based Islamic banks in Indonesia; Sutrisno & Widarjono (2018) reviewed the sharia maqashid index, risk and performance of Islamic banking in Indonesia; Soleh (2016) explains the influence of Islamic maqashid and core competencies on the performance of Islamic banks; and Analia et al (2019) reviewed the performance measurement of Islamic banking in Indonesia using the sharia maqashid index method.

Cluster 5: Islamic Economic System and Maqashid Syariah

In particular, research that examines related to the Islamic economic system and maqashid sharia is still not much done. Among the relevant research, Khalish et al (2020) explores the role and significance of Maqashid Syariah principles in the development of Islamic economics and finance. Based on this research, it can be concluded that Maqashid Syariah encapsulates the overall objectives of sharia law in a way that is simpler and easier to understand. The Maqashid Syariah principles can be designed as a tool to address contemporary problems and challenges, which shows their significance. One of the tools in using Maqashid Syariah is called al-fikr al-maqaсид، which is a mindset inspired by Maqashid Syariah, holding on to its principles and benefits, to address contemporary challenges in economics and finance, as well as other areas of life. The study of Maqashid Syariah is not only limited to understanding the goals of Syariah by taking care of the five basic needs, but also on understanding Islamic theories to realize Maqashid Syariah in reality. Maqashid Sharia will produce ijtihad that leads to the true goals of Islamic law, with firm convictions. Implementing the Maqashid Syariah concept in overcoming contemporary economic and financial challenges and problems will develop and improve it, so that it is always in line with sharia principles.

Nurhadi (2019) discusses the urgency of maqashid policies in Islamic economic business operations. With
The rapid development of Islamic economics and finance in the contemporary era, many problems have arisen, such as hedging, sukuk schemes, repos, syndicated financing between Islamic banks or conventional banks, restructuring, property financing, ijarah maushufash fiz zimmah, the use of multifinance, credit card design, maqashid of annuity, bargain, net income sharing, gold installment, gold investment and other new cases. The application of the wisdom of the maqashid sharia is the elaboration of the major maqashid (objectives), namely hifzu al-Mal (maintaining wealth) and fulfilling the objectives as well as mashlahah (benefit) from wealth. Maintaining and maintaining the intention of these assets is sometimes in terms of how to get them (from the existence side) or in terms of protecting the assets that are already owned (from the absence side). Hifzu al-Mal is a family of methods in the field of muamalah, this method is translated by Maqashid syariah ammah (general purpose) and Maqashid Khassah (special purpose) also called maqashid ju'ziyyah, which are numerous and countless. Maqashid Khassah is the result of the scholars' Istiqra' towards shari'ah texts and law and produces the belief (qath'i) that this shari'ah establishes it as a goal that has consequences and implications. Thus, in Islamic economic business operations, the maqasid syari'ah policy is that benefits must be guaranteed and based on shari'ah principles, even though Islamic economic business transactions by setting benefits are in accordance with sharia and the proposition and approval of minkum (equal pleasure) in accordance with sharia agreements, although the law is debatable, for example bai ad-dayan contracts, bargaining contracts, and others.

Cluster 6: SDGs and Maqashid Syariah

Research that specifically discusses maqashid sharia with SDGs is still quite a bit done. This explains the research opportunities for this topic are still very broad. An example of research that is relevant to this topic is Firdaus et al (2022) studying the Islamic world's view of environmental development which is the main problem of today's world society. In this study it was explained that one that received less attention in this study was the role of religion and all related components in contributing to the realization of sustainable environmental development. These environmental issues are part of the SDGs agenda which requires a new perspective through comparison with the maqashid sharia framework, especially to analyze the 2030 SDGs agenda in Indonesia, especially the pillars of environmental development with targets and priorities in making it happen. This study confirms that the Qur'an as a source of Islamic law which has a philosophical basis is operationalized through maqashid sharia as the goal of Islamic law set by Allah to realize good for humans through sustainable environmental development and the application of environmental ethics for all mankind. for sustainability in the future.

Fad (2019) explains the contextualization of maqashid shari'ah in the Sustainable Development Goals. The process of building a nation will never be separated from relations with other nations in the world. But on the other hand, development often only emphasizes the growth aspect, thus forgetting the most important element, namely equity. As a result, the poverty curve does not decrease, but remains a separate problem for creating gaping inequalities. To answer these fundamental problems, the world responds by setting sustainable development goals which contain 17 points. The results of the study concluded that the Sustainable Development Goals summarized in 17 points of The Global Goals are very much in line with the principles of contemporary Islamic law, namely the Maqashid Syari'ah version of Jasser Auda.

Syamsul & Ibnudin (2021) investigated the extent to which the SDGs (Sustainable Development Goals) indicators are compatible with the Value Principles of maqashid sharia. The findings from this study are that there is harmony between the SDGs indicators and the Maqashid Syariah Value Principles, where there are 17 indicators that are in line with the 5 objectives of Islamic law. Another result obtained from this study is that the SDGs indicators are in line with the values of Maqashid Syariah, so that the SDGs indicators are in line with the achievements of Maqashid Syariah which emphasizes the sustainability of life.

Dariah et al (2016) discussed a new approach to the Sustainable Development Goals (SDGs) from an Islamic perspective. The results of the study concluded that Islam provides SDGs guidelines in terms of the relationship between humans and Allah SWT, humans and humans, and humans and the environment. Islam does not merely prioritize three relationships as a manifestation of spiritual strength, but also provides a mechanism for these relationships. This new approach proposes a more comprehensive conceptual framework covering human development efforts and building systems as a medium for the implementation of economic, social, educational and governance mechanisms.
CONCLUSION

This study aims to determine the extent to which research developments on the theme "Maqashid Sharia on Economics" in this world. The results of the study show that the number of related research publications is related to "Maqashid Sharia on Economics". There are 118 journal articles indexed by Scopus. Furthermore, based on the results of an analysis of the author mapping bibliometrics, it shows that Choudhury M.A is the author who has made the most publications with the theme "Maqashid Sharia on Economics". Furthermore, on the development of related research "Maqashid Sharia on Economics" based on the bibliometric keyword mapping, divided into 6 clusters with the words most used are finance, Islamic finance, maqashid sharia, bank, Islamic bank, and Islamic law. Based on frequently used keywords, they can be grouped into 6 clusters research map with the topics discussed Sustainable Economic Development and Maqashid Syariah, The COVID-19 pandemic in Islamic Finance and Maqashid Syariah, Environmental Protection in Perspective of Islamic Law and Maqashid Syariah, Financing in Islamic Banking and Maqashid Syariah, Islamic Economic System and Maqashid Syariah, and SDGs and Maqashid Syariah.

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