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Reconstructing the Framework for Micro, Small, and Medium Enterprises Empowerment: An Integrative Maqasid Shariah Model for Justice and Sustainability

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Article History:	Abstract
Corresponding Author: rina.desiana@ar-raniry.ac.id **Submitted:** May 22nd, 2026 **Revised:** August 30th, 2026 **Accepted:** September 13th, 2026 **Published:** September 24th, 2026 	**Objective:** This study aims to formulate an operational Micro, Small, and Medium Enterprises empowerment framework by shifting Maqasid Shariah from a passive evaluation tool into an active driving mechanism. It deconstructs existing growth-centric models and synthesizes principles of structural justice, character incubation, and intergenerational sustainability across the input-process-output empowerment cycle. **Method:** Employing an Integrative Literature Review, literature was curated across Scopus, Web of Science, ScienceDirect, and Google Scholar using targeted keywords. Based on purposive relevance and theoretical saturation, the study systematically deconstructed and synthesized a final corpus of 24 core peer-reviewed articles (2016–2026), alongside foundational texts, to build an operational, lifecycle-based empowerment model. **Result:** The synthesized framework indicates that integrating structural justice (*Iqamah al-'Adl*), intergenerational preservation (*Hifz an-Nasl*), and technology as an ethical *wasilah* offers a robust conceptual pathway to address structural inequalities and overcome the debt traps inherent in conventional Micro, Small, and Medium Enterprises empowerment models. **Implication:** The results provide strategic guidance for regulators and Sharia financial institutions in designing empowerment policies that are not only capital-oriented but also focused on character development and fair digital financial inclusion. Socially, this model contributes to poverty alleviation and a more equitable distribution of wealth. **Originality or Novelty:** This research positions Maqasid Shariah as an active driver of empowerment, not merely a tool for measuring post-program welfare, as in previous models. **Keywords:** Economic Justice; Empowerment; Islamic Economy; Maqasid Shariah; Micro, Small, and Medium Enterprises; Sustainability.

Introduction

Micro, Small, and Medium Enterprises (MSMEs) are a fundamental pillar of the global economy, especially in Indonesia, a developing country, because they drive economic growth, foster innovation, and create jobs. According to the Single Data Information System for Micro, Small, and Medium Enterprises, the number of MSMEs in Indonesia reached 30.19 million as of October 31, 2025 (Biro DTI, 2025). According to data from the Ministry of Finance of the Republic of Indonesia (2025), MSMEs drive economic activity across regions, from urban to rural areas. MSMEs have become the largest providers of employment, contributing 60% to the national Gross Domestic Product (GDP) and absorbing nearly 97% of the workforce.

MSMEs contribute significantly to promoting equitable income distribution and creating sustainable jobs, in line with Islamic economics, which rejects the concentration of wealth in a few groups and advocates economic justice for all layers of society. (Hamid & Dahlan, 2025). The role of MSMEs is rooted in the fundamental values of Islamic economics, which prioritise economic empowerment through partnership and profit-sharing, thereby enhancing equitable wealth distribution. The sharia financial system supports MSMEs through fair, transparent financing that avoids riba, gharar, and batil, and uses profit-sharing principles to support sustainable MSME empowerment.

The current model of MSME empowerment remains trapped in a growth paradigm (revenue and assets) and often leans capitalistic and materialistic, neglecting social and cultural dimensions and the potential for community collectivism, as it prioritises capital and production volume over sustainability and distributive justice. Beyond financing, distributing social funds from Islamic financial institutions can create a supportive ecosystem that is inclusive, transparent, and oriented towards real empowerment, while minimising dependence on conventional financing schemes that are often exploitative. (Damayanti et al., 2026). In the context of Islamic Economics, the conventional empowerment model often fails to integrate the moral dimension, distributive justice, and spiritual sustainability that are at the core of Maqasid al-Shariah in achieving welfare. The systemic failure to achieve holistic welfare (*falah*) demands a fundamental reorientation of how MSME development programs are designed and implemented.

The transformation of Islamic economic discourse in recent decades has positioned Maqasid Shariah as a vital instrument in formulating ethical development policies. Many studies have sought to integrate the values of Maqasid Shariah into the real-sector ecosystem, including MSMEs, with a primary focus on fulfilling the aspects of *Dharuriyyat* (basic needs) and measuring the index of material and spiritual welfare. Muthoifin & Rhezaldi, (2024) explain in their literature review that mosque-based MSMEs are developing in ways that align with the five objectives of Maqasid Shariah (protecting religion, wealth, life, lineage, and honour), demonstrating MSME strategies integrated with measurable community economic growth. Furthermore, Fakhrudin & Pratomo (2021) examined the financing of MSMEs by Bank Wakaf Mikro through the principles of Maqasid Shariah, while Amin (2022) developed a success index for asnaf Muslimpreneurs based on the Maqasid theory, finding a moderate to satisfactory performance level. Bedoui & Mansour (2014) developed a pentagon-shaped ethical performance framework based on the five pillars of Maqasid Shariah, showing that an approach focused solely on financial aspects performs poorly compared to a holistic strategy aligned with Maqasid Shariah.

Some previous studies did not explicitly present a single new conceptual model, but rather various applications of the principles of Maqasid Shariah in the context of MSMEs. Previous economists have already applied the community empowerment model. Chapra (2008) used the classical framework of *ad-dharuriyat al-khamsah* to measure the success of MSME empowerment.

Kasri & Ahmed (2015) proposed a simple, linear, and decomposable multidimensional poverty index based on Maqashid Shariah that encompasses five dimensions of welfare or poverty consistent with the Maqashid Shariah perspective. The authors then applied the index to evaluate changes in welfare among zakat recipients in Indonesia. Beik & Arsyianti (2016) designed the CIBEST model to measure the poverty level of households that are *mustahik* receiving productive zakat in running micro or small businesses. Therefore, the literature lacks an operational conceptual model in which Maqasid Shariah functions not only as a measuring tool but also as a driving force at every phase of empowerment.

The urgency of reconstructing this model is grounded in empirical reality, which shows that MSME empowerment remains trapped in structural inequality, with access to economic resources concentrated among a handful of actors. The phenomenon of debt traps exacerbates this condition due to aggressive financialisation of capital, which, instead of fostering prosperity, threatens the financial resilience of small business actors (Mutamimah et al., 2021). Moreover, the existing development model tends to be atomistic and profit-oriented, failing to produce inclusive social impacts or ecological sustainability. The systemic failure to achieve distributive justice provides concrete evidence that the old empowerment model has lost its moral relevance and requires radical transformation, with the Maqashid Shariah paradigm as the driving force.

In response to the failures of conventional models, the study argues for reconstructing the MSME empowerment model on Maqasid Shariah as a new paradigm for MSME development. The model reconstruction, through an in-depth literature synthesis, explicitly integrates the values of justice and sustainability are two dimensions that are often overlooked in the classical Islamic economic discourse, which tends to be normative. Moving beyond broad normative discourse, this research aims to develop an operational conceptual architecture for MSME empowerment by repositioning Maqasid Shariah from a passive post-program evaluation metric to an active, process-oriented intervention engine. To achieve this, the study pursues three specific operational objectives: (1) systematically deconstructing the structural deficiencies of conventional growth-driven models and static welfare indices (such as CIBEST); (2) synthesizing modern Maqasid principles, namely character development (*Tahdhib al-Fard*), structural equity (*Iqamah al-'Adl*), and intergenerational preservation (*Hifz an-Nasl*), with technological mechanisms (fintech as *wasilah*); and (3) articulating an integrative, lifecycle-based empowerment model that defines precise operational mechanisms across the input, incubation process, and multidimensional outcome stages.

Literature Review

The Evolution of MSME Empowerment Theory: From Conventional to Sharia

MSME empowerment is a collaborative strategy among the government, the private sector, and the community to achieve economic independence. Kartasasmita (1996) formulated the pillars of MSME empowerment, including increasing access to capital, improving human resource quality, and partnerships (linkage system). However, the empowerment of MSMEs is often identified with the assumption of the trickle-down effect, which in reality fails to create equitable welfare, tends to overlook the structural problems of MSMEs, and the lack of a firm commitment from the state in developing the people's economy; even the protection of economic rights for MSMEs has not been maximally implemented. (Waspiah et al., 2020). This paradigm deepens inequality between the rich and the poor; although it optimises economic growth, it has not yet achieved the desired level of equity (Amsari et al., 2024). The problem stems from MSMEs' limited capital to develop their businesses.

In the context of access to capital, dependence on the conventional banking system often burdens micro-entrepreneurs with interest costs that are disproportionate to their profit margins, thereby hindering business sustainability (Saifurrahman & Kassim, 2024). Unlike the conventional model, Islamic economics emphasises a profit-sharing mechanism that distributes risk proportionally to mitigate dependence on debt-based financing instruments (Pappas et al., 2016). The evolution of MSME empowerment theory reflects a shift from a conventional approach that emphasises capital and human resources to an Islamic framework based on Sharia principles and philanthropic instruments that produce more sustainable economic impacts for MSMEs.

This paradigm shift moves from conventional debt-based financing to equity-based mechanisms that are fair and transparent, in accordance with the principles of *Maqasid Shariah*. Evidence shows this evolution through several concrete mechanisms, namely that Islamic finance offers alternative solutions for small and medium enterprises that are often hindered by access to capital based on fair and transparent Shariah principles (Ulandari et al., 2024). The paradigm in Islamic finance in accordance with Maqashid Shariah regarding *Hifz al-Mal*, emphasises justice, transparency, and loss prevention for customers as opposed to the conventional banking focus on interest systems and profitability (Hirsanuddin et al., 2022). Wealth distribution and community empowerment through Islamic instruments such as Micro Waqf Banks and cash waqf serve as innovations in community empowerment through Islamic philanthropy, with cash waqf showing potential to strengthen community economies, improve access to business capital, and contribute to poverty reduction. (Razak, 2020). Various efforts to develop the Islamic financial system have shifted the paradigm of the conventional financial system, including empowerment based on Maqasid Shariah, which can impact MSME development.

The Paradigm of *Maqasid Shariah* in Economic Development

Maqasid Shariah provides a strong theoretical foundation for the empowerment of MSMEs by integrating the classical frameworks of Al-Ghazali (Rohman, 2010) and Shatibi (Syukron et al., 2025), which emphasise the welfare and protection of the five necessities (*Al-Dharuriyyat al-Khamsah*): religion, intellect, life, lineage, and property. Chapra (2008) Applies the *Maqasid Shariah* approach of Al-Ghazali and Shatibi to measure economic development. Furthermore, *Maqasid Shariah* has evolved through modern approaches, including Abu Zahra's Maqasid Shariah, which emphasises the dimensions of justice (*Iqamah al-'Adl*), human rights, and public interest (Antonio et al., 2020). Additionally, *Jasser Auda's development of Maqasid Shariah explains that It does not focus solely on individuals but also on collective welfare, including* society, the state, and the environment (Mattori, 2020). All classical and modern *Maqasid Shariah* approaches are to ensure that economic development aligns with Islamic goals: to optimally enhance welfare or achieve *falah* for all segments of society without exception (Pardiansyah et al., 2023). The development of *Maqasid Shariah* is not only a normative approach but has evolved into a comprehensive paradigm, especially in the context of Islamic economic development.

Previous research has proven that *Maqasid Shariah* is a paradigm in economic development. Muthoifin & Rhezaldi (2024) have proven that the integrated development of MSMEs at Al-Falah Mosque using the *Maqasid* Shatibi framework demonstrates how religious studies, Quran learning, and business training collectively protect all five *Maqasid* objectives. (2021) developed a validated performance model by combining the frameworks of Al-Ghazali and Abu Zahrah, which encompass the dimensions of justice, education, and maslahah. Amin (2022) operationalised Abu Zahrah's theory through the success index of *asnaf* Muslimpreneurs, which measures business experience, justice, welfare, and financial wisdom among 17 *mustahiq* entrepreneurs. Furthermore, Nainggolan & Soleman (2022) examined Jasser Auda's perspective on development, which argues that gender-oriented development is part of the *ammah* Maqasid. The *Maqasid Shariah* paradigm, developed through comprehensive studies of economic development, aims to achieve justice and sustainability in Islamic Economics.

Synthesis of Justice and Sustainability in Islamic Economics

Previous literature states that MSME development generally emphasises financing and access to capital. Ardiansyah & Nawawi (2022) identified limited access to capital as the main constraint faced by MSMEs. Paramita et al., (2019) explained that the Bogor City government created policies related to capital assistance for MSMEs in the form of sharia financing, as a follow-up to address the main issues in MSME development. Sari et al., (2021) Capital difficulties have been documented as the main challenge for women-led MSMEs seeking to expand their businesses. The main constraints on MSME development have long been limited financing and access to capital. Although some literature has documented the government's efforts to address these constraints, it has overlooked fairness and sustainability for MSMEs.

Chapra (2016) emphasises that the goal of Islamic Economics is to achieve economic justice through balanced wealth distribution, avoidance of exploitative practices, and provision of basic needs for the entire community. Thus, the fundamental principles of Islamic economics serve not only as ethical guidelines but also as practical foundations for building a fair and sustainable economic system. The principles of Islamic economics emphasise justice, balance, and sustainability as core values in transactions (Azizah & Darmawan, 2024)Thus, business ethics are applied based on justice, honesty, and transparency (Trihastuti, 2021). Efforts to develop MSMEs from the perspective of Islamic Economics are framed by justice and sustainability as the main principles. Justice is understood not only as equitable access to capital but also as fair market access, equal partnership relations, and a means of wealth redistribution. Specifically, the implementation of effective MSME partnerships requires mutual respect, transparency, good communication, and trustworthiness (Hendrayani et al., 2020). Thus, applying the principle of justice will impact sustainability.

Mubarok & Kurnia (2025) show that Maqasid Shariah is relevant to sustainable development goals in microfinance institutions and recommend programs that focus on MSME development, poverty alleviation, and economic justice. Meanwhile, sustainability is closely related to maintaining the continuity of economic and social life across generations, which, in the context of Maqasid Shariah, can be linked to *hifz an-nasl* (preservation of lineage/future). Thus, the development of MSMEs in Islamic Economics is not solely oriented toward business growth, but also toward creating a fair, responsible, and sustainable business system. Mursid et al., (2024) explicitly link *hifz an-nasl* (preservation of lineage or future) with sustainable green economic development through the principles of Maqasid Sharia. Razouk (2025) found compatibility between the concept of a green economy and Islamic economics, arguing that Islam links commitment to applying environmental protection principles (the core of a green economy) to faith-based motivation, so environmental care comes from internal feelings in addition to legal commitments. Sustainability can be felt if it achieves the goal of *hifz an-nasl* (preservation of lineage or future) in economic, social, and environmental aspects. Furthermore (2025) highlights the need to raise awareness of the importance of businesses adopting a holistic approach to sustainability by formulating and implementing appropriate sustainability strategies and ensuring compliance with social and environmental standards.

In the Islamic Economic system, the principles of justice (market access, equitable partnership relations, and wealth redistribution) and sustainability (economic, social, and environmental) are essential elements in the development of MSMEs based on *Maqasid Shariah*, so that they are not only oriented towards economic profit but also towards the mphasizes of justice, welfare, and comprehensive sustainability. Efforts to develop MSMEs cannot be separated from digital advancements. Farihin et al., (2026) This study mphasizes the relevance of *Maqasid Shariah* as a dynamic foundation for MSMEs to achieve sustainable growth and ethical business in the digital economy. The principles of *Maqasid Shariah* provide a framework for aligning MSMEs' adoption of digital technology with justice, sustainability, and Islamic economic values.

The Role of Technology in Accelerating *Maqasid Shariah*

Islamic economics places great emphasis on the principle of equitable wealth distribution through the obligation of zakat (Hamid & Dahlan, 2025), with the ultimate goal of achieving Maqasid Shariah and community welfare. Financial Technology (FinTech) is considered an innovative or new approach in the Islamic social finance industry (Kasmon et al., 2025). Technology serves as a crucial driver (*wasilah*) to accelerate the achievement of *Maqasid Shariah* through the increased efficiency of zakat or waqf distribution and supporting the justice and sustainability of MSMEs (Efendi et al., 2026). Asni et al., (2025) identified a significant impact of digital technology on the efficiency of zakat distribution, although noting data security challenges. Ulum et al., (2025) documented a strong legal synergy between waqf law and FinTech regulations, with sukuk issuance increasing from 59 to 105 and sukuk funds being channelled to MSMEs. Ascarya & Sakti, (2022) proposed the adoption of integrated FinTech and Islamic social finance targeting MSMEs through the instruments of zakat, infak, and waqf. Technological advancements in Islamic social finance reflect the acceleration in achieving *Maqasid Shariah*.

Belabes (2021) mphasizes that Islamic social finance requires independent thinking in adopting FinTech. Rather than merely following the global mphasizes ion trend, the Islamic finance industry must redesign its technological instruments to reflect Islamic ethics and achieve social welfare (*falah*), not just automate economic transactions. Furthermore, (2023) mphasizes adherence to Maqasid Shariah in FinTech transactions, ensuring alignment with Islamic principles that protect wealth (Hifz al-Mal) and intellect (Hifz al-Aql) through transparency and digital literacy. Cheng (2024) concludes that to enhance the adoption of technology in Islamic social finance, particularly MSME access, to ensure sustainability, it is not only necessary to consider technical aspects (such as ease and usability), but also to align the technology with ethical values and social goals in *Maqasid Shariah*. The synergy between ethics and welfare can complement efforts to ensure that social finance truly brings worldly and spiritual benefits.

Research Methodology

This research uses a descriptive qualitative approach with a theoretical conceptual research design to reconstruct the MSME empowerment model. The method applied is the Integrative Literature Review, which is a technique to produce a new conceptual framework through a comprehensive literature synthesis (Lilly et al., 2021). This study sourced primary data from library research and extracted it from globally reputable databases such as Scopus, Web of Science, ScienceDirect, and Google Scholar. The data collection strategy used a systematic keyword search, including "*Maqasid Shariah*," "MSME Empowerment," "Islamic Economic System," and "Justice and Sustainability." The data used consist of journal articles from the past 10 years and books that discuss the fundamentals of *Maqasid Shariah* and Islamic Economics. Through keyword-based searches and iterative thematic screening across the four databases, we selected a corpus of 24 core peer-reviewed journal articles published within the 2016–2026 window, along with seminal foundational books on Maqasid Shariah and institutional policy reports, for in-depth qualitative content analysis and conceptual deconstruction.

To ensure scientific rigor and theoretical credibility, all retrieved literature underwent a systematic critical appraisal based on four explicit quality criteria before qualitative synthesis:

1. Peer-Reviewed Status: Eligible studies were restricted to publications in peer-reviewed academic journals indexed in recognized global databases (Scopus, Web of Science, and ScienceDirect) or reputable institutional publications. Non-peer-reviewed working papers, conference abstracts without full proceedings, and opinion pieces were systematically excluded.
2. Conceptual Relevance: The study evaluated whether the literature directly addressed the intersections of *Maqasid Shariah*, MSME development models, Islamic social finance instruments (e.g., ZISWAF), or structural economic justice.
3. Methodological Quality: Empirical studies were assessed for design clarity, sampling adequacy, and analytical validity, while conceptual and review articles were evaluated based on the logical coherence of their theoretical frameworks and the transparency of their argumentative structures.
4. Theoretical Contribution: Priority was given to studies that offered substantial conceptual insights into the operationalization of *Maqasid* principles, structural inequities, or the socio-economic lifecycle of small enterprises, rather than descriptive restatements of classical norms.

Only literature meeting all four quality benchmarks was incorporated into the final corpus for thematic deconstruction and integrative model formulation.

Table No.1

Literature Inclusion and Quality Appraisal Framework

Quality Dimension	Evaluation Criteria	Threshold / Inclusion Standard
Peer-Reviewed Status	Publication channel verification and indexing credentials.	Published in peer-reviewed journals (Scopus, WoS, ScienceDirect) or authoritative institutional monographs.

Conceptual Relevance	Direct thematic alignment with MSME empowerment and Maqasid paradigms.	Explicit focus on MSME financing models, distributive justice (*Iqamah al-'Adl*), or welfare measurement indices.
Methodological Rigor	Coherence of qualitative, quantitative, or conceptual designs.	Clear research questions, sound analytical procedures, and substantiated conclusions.
Theoretical Contribution	Advancement of conceptual frameworks beyond descriptive narratives.	Provides actionable mechanisms, frameworks, or critique of existing empowerment practices.

Source: Author, 2026

The data analysis stage is conducted using content analysis and thematic analysis techniques through three main phases:

1. Data reduction is carried out to select Maqasid Shariah theories, both classical and modern, that have direct relevance to the development of MSMEs.
2. Data display is conducted by mapping the functional relationships between the principles of Maqasid Shariah, particularly the aspect of *Iqamah al-Adl*, and the needs of contemporary MSME development.
3. A creative synthesis is conducted to combine various elements of the literature into a new model called the Maqasid-Driven Empowerment Model.

The reconstruction process moves from deconstruction, which critically analyses the weaknesses of existing empowerment models, to reconstruction, which reorganises the input, process, and output components of empowerment. The study validates the resulting conceptual model through argumentative consistency testing to ensure logical coherence between the Shariah theoretical foundation and the proposed model.

Results and Discussion

Deconstruction of the Existing MSME Empowerment Model

The zakat impact evaluation model dominates previous literature on MSME empowerment within the Islamic economic system. One example is the CIBEST model, which successfully captured increases in material welfare (Beik & Arsyianti, 2016). CIBEST is a tool for assessing productive zakat programs, BAZNAS Village Microfinance, and *mustahik* programs. The typical findings are that the welfare index increases and material poverty decreases, while spiritual changes are small, insignificant, or even worsen in some cases (Nurzaman et al., 2017) (Hasanah et al., 2023) (Nazah & Amri, 2022). Furthermore, the five basic models of classical Maqasid Shariah in previous literature are seen as outcomes or a set of indicators post-program implementation, rather than as the logic for target selection, accompaniment design, governance, and tiered evaluation (Tarique et al., 2021) (Mubarok & Kurnia, 2025) (Amin, 2022). Several government efforts to develop MSMEs have measured MSME welfare levels and access to capital (Paramita et al., 2019) (Hatta, 2020). The disconnect between evaluation instruments, theoretical foundations, and policy practices has left MSMEs trapped in structural inequalities and debt entrapment due to the aggressive financialisation of capital. This phenomenon provides concrete evidence that the old model is inadequate for achieving distributive justice and sustainable MSME development.

Based on previous literature on the measurement of MSME welfare and the phenomenon of MSME development efforts, the reconstruction of the MSME development model becomes crucial, as the CIBEST model is more appropriate as a static measurement tool without an integrative process guide, and the use of the Five Classical Maqasid Shariah Principles in the literature, which often tends to be fragmentary and merely protective. The constraints on MSME development are also caused by government policies that are still dominated by a financial-centric paradigm and short-term (project-based) assistance that neglects structural justice and the strengthening of the spiritual values of entrepreneurs. The disconnect between evaluation instruments, theoretical foundations, and policy practices creates a significant gap and calls for a more holistic, sustainable Maqasid Shariah-based empowerment model.

To establish a clear epistemological foundation, this study critically deconstructs three predominant paradigms in MSME empowerment literature before building the integrative model:

1. Conventional Growth-Driven Frameworks (Kartasasmita, 1996):
   While effective in establishing technical training and market linkage, these models are constrained by a capital-centric bias. By relying on debt-based financing mechanisms, they often precipitate financial distress among vulnerable entrepreneurs, prioritizing raw GDP contribution over distributive justice.
2. Classical Maqasid Measurement Indices (Chapra, 2008; Beik & Arsyianti, 2016; Kasri & Ahmed, 2015):
   The CIBEST model and related multidimensional poverty indices have substantially advanced the literature by capturing spiritual and material welfare simultaneously. However, their functional utility remains largely diagnostic and retrospective (ex post). They assess whether welfare was achieved after capital distribution but do not provide an actionable, step-by-step normative architecture for program design, partner screening, or dynamic business mentoring (ex ante and in process). It is crucial to clarify that proposing an operational Maqasid-driven empowerment model does not seek to invalidate or replace established diagnostic tools such as the CIBEST model (Beik & Arsyianti, 2016). Rather, this research establishes a complementary, symbiotic relationship between process execution and impact measurement. CIBEST functions primarily as an ex-post diagnostic metric designed to evaluate shifts in quadrant-based material and spiritual poverty after program termination. However, CIBEST does not inherently prescribe how to structure initial capital contracts, deliver ethical mentoring, or mitigate market risks during the operational cycle. The proposed Maqasid-Driven Empowerment Model fills this operational gap by serving as a dynamic, ex-ante and in-process execution blueprint. In this integrated architecture, the proposed model orchestrates the input and process stages, while CIBEST and multidimensional poverty indices remain essential ex-post verification instruments to evaluate program efficacy.
3. Fragmented Institutional Maqasid Frameworks (Bedoui & Mansour, 2014; Antonio et al., 2020; Amin, 2022):
   Recent scholarship operationalizes Abu Zahra's or Al-Shatibi's frameworks mainly for corporate governance or banking performance indices. These approaches tend to treat Maqasid as a static compliance checklist, neglecting systemic and intergenerational socio-ecological aspects.

The proposed model's creative synthesis directly addresses these deficiencies. From conventional models, we preserve technical capacity and market integration mechanisms. From classical Maqasid scholarship, we extract the preservation of the five essential dimensions (*al-Dharuriyyat al-Khamsah*). From modern frameworks (Abu Zahra and Jasser Auda), we integrate individual character development (*Tahdhib al-Fard*), structural equity (*Iqamah al-'Adl*), and open-system adaptability. The framework's key novelty is transforming Maqasid Shariah from an evaluative measurement tool into an operational engine. Rather than merely assessing whether an MSME has escaped poverty after an intervention, the new model uses Maqasid values to govern the input (blended Islamic social finance and equity contracts), the process (character incubation, fair risk-sharing, and ethical digital platforms as wasilah), and the output (realization of holistic Falah and intergenerational sustainability or *Hifz an-Nasl*).

Reconstruction of the Maqasid Shariah-Based Empowerment Model

To address structural gaps in the literature, this study begins by rigorously deconstructing prior empowerment frameworks. Existing approaches fall into three dominant paradigms: conventional growth-centric models, classical ex-post Maqasid indices, and modern institutional Maqasid frameworks. Each paradigm offers valuable foundations but also suffers from fundamental theoretical and operational limitations that inhibit long-term justice and enterprise resilience. To clarify the analytical path from deconstruction to creative synthesis, Table 2 outlines the specific models under review, highlights their inherent structural weaknesses, identifies the critical dimensions retained, and shows how these disparate components are systematically synthesized to establish the novelty of the proposed Maqasid-Driven Empowerment Model.

Table No.2
Systematic Deconstruction and Reconstruction of MSME Empowerment Frameworks

Existing Model Stream	Key References	Identified Inherent Weaknesses	Adopted / Retained Elements	Synthesis & Integration into Proposed Model
Conventional Growth-Centric Models	Kartasasmita (1996); mainstream microfinance literature	Focuses predominantly on capital injection and linear asset accumulation; assumes trickle-down effect; risks micro debt traps; ignores ethical-spiritual dimensions.	Market linkage, capacity building, technical skill enhancement.	Reoriented into fair risk-sharing partnerships (*equity-based*) and integrated market access without exploitative interest contracts.
Classical & Metric-Oriented Maqasid Models	Chapra, (2008); Beik & Arsyianti, (2016); Kasri & Ahmed, (2015)	Acts strictly as *ex-post* evaluation indices; measures static poverty alleviation; lacks operational blueprints for the pre-intervention and incubation process.	The core preservation of *al-Dharuriyyat al-Khamsah* (faith, life, intellect, lineage, and wealth).	Embedded as foundational operational criteria governing target selection, fund allocation, and holistic impact milestones.
Modern Institutional Maqasid Models	Bedoui & Mansour, (2014); Antonio et al., (2020); Amin, (2022)	Fragmented across corporate/banking benchmarks; focuses on institutional governance rather than bottom-up	Abu Zahra's pillars (*Tahdhib al-Fard*, *Iqamah al-'Adl*, *Maslahah*) and Auda's multi-	Synthesized into the core engine of the empowerment process: character building, structural justice

		enterprise transformation.	dimensional systems approach.	in contracts, and ecosystemic sustainability.
Proposed Model: The Maqasid-Driven Empowerment Model	*Current Study (2026)*	Bridges the gap between static measurement and dynamic execution.	Synthesizes structural justice, intergenerational continuity (*Hifz an-Nasl*), and fintech *wasilah*.	True Novelty: Repositions Maqasid Shariah from a passive post-program audit tool into an active, end-to-end operational driving mechanism across inputs, processes, and outputs.

Source: Author, 2026

As outlined in Table 2, the synthesis does not merely aggregate prior theoretical concepts. Still, it systematically shifts the locus of Maqasid Shariah from a retrospective assessment metric to an operational intervention engine. Consequently, the following sections explain how these synthesized dimensions are operationalized across the input, process, and output stages of the empowerment ecosystem.

In response to the limitations of existing models, this research seeks to formulate a new conceptual framework that integrates the principles of Maqasid Shariah as the driving force in every phase of empowerment. This model aims not only to achieve economic growth but also to translate Sharia principles into integrated operational strategies. The model's reconstruction begins with the dimensions of its main objectives, philosophical foundation, focus on justice, role of technology, success indicators, sustainability aspects, capital instruments, and the nature of empowerment.

The eight reconstruction dimensions emerge from an in-depth thematic synthesis of established literature across conventional economic development and classical-contemporary Maqasid Shariah paradigms. Rather than being arbitrarily conceptualized, each dimension directly corresponds to a specific theoretical tension identified in the literature: resolving the tension between utilitarian growth and holistic Falah (Objective and Philosophy), shifting from exploitative credit to risk-sharing contracts (Capital and Justice), elevating technology to an ethical facilitator (Role of Technology), expanding performance evaluation beyond material indicators (Indicators and Sustainability), and restructuring assistance mechanisms into character-driven incubation (Nature of Empowerment). Table 3 delineates these eight dimensions, explicitly mapping each component to its foundational theoretical literature.

Table No.3
Reconstruction of the Maqasid Shariah-Based Empowerment Model

Reconstruction Dimension	Existing Empowerment Model (Old)	Maqasid Shariah-Based Empowerment Model (New)	Theoretical / Literature Basis
Main Objective	Linear economic growth (revenue, assets, and material profit).	Holistic well-being (*Falah*) that balances the material and spiritual.	Chapra (2008, 2016); Rohman (2010); Syukron et al., (2025)

Philosophical Foundation	Materialism and Utilitarianism (individual economic benefits).	Maqasid Shariah (Justice, *Maslahah*, and Protection of the 5 basic elements).	Antonio et al., (2020); Mattori, (2020); Pardiansyah et al., (2023)
Focus on Justice	Trickle-down effect; justice is believed to be automatically created through growth.	Establishment of Justice; access to justice, profit-loss sharing partnerships, and wealth redistribution.	Antonio et al., (2020); Amsari et al., (2024); Azizah & Darmawan (2024)
The Role of Technology	Just a tool for transaction efficiency and market expansion.	*Wasilah* for transparency in contracts, social accountability, and Islamic financial inclusion.	Belabes (2021); Hannani (2023); Cheng (2024); Efendi et al., (2026)
Success Indicator	Quantitative (business scale, credit absorption, number of workers).	Multidimensional (ethical compliance, financial independence, social impact, and environmental sustainability).	Bedoui & Mansour (2014); Kasri & Ahmed (2015); Beik & Arsyianti (2016); Amin (2022)
Sustainability Aspects	Short-term focus on business survival.	Intergenerational Equity (*Hifz an-Nasl*); maintaining the economic ecosystem for future generations.	Mursid et al., (2024); Jaiyeoba et al., (2025); Mubarok & Kurnia, (2025); Razouk (2025)
Capital Instrument	The dominance of debt-based schemes that risk creating financial traps.	Integration of social capital (productive ZISWAF) and profit-sharing instruments (equity-based).	Pappas et al., (2016); Razak (2020); Ascarya & Sakti (2022); Damayanti et al., (2026)
Nature of Empowerment	Top-down and often characterised by charitable assistance (temporary grants).	Integrated-Participatory; sustainable empowerment based on character and system mentoring.	Kartasasmita (1996); Hendrayani et al., (2020); Tarique et al., (2021); Muthoifin & Rhezaldi (2024)

Source: Author, 2026

The structural transformation detailed in Table 3 signifies a profound ontological shift in enterprise governance. Transitioning from a conventional top-down paradigm to an integrated-participatory model resolves the persistent agency problems inherent in temporary grant distributions. In traditional frameworks, top-down assistance treats micro-entrepreneurs as passive recipients, often inducing donor dependency and moral hazard once capital injection ceases.

Conversely, the proposed Maqasid-driven participatory mechanism reconfigures the entrepreneur as an active co-creator of value. By anchoring the intervention in character incubation (*Tahdhib al-Fard*) and risk-sharing contracts (*Mudharabah/Musyarakah*), the relationship evolves from a creditor-debtor hierarchy into an equitable socio-economic partnership. This transition, however, introduces operational complexities, requiring intermediate support institutions (such as Micro Waqf Banks and *baitul maal wat tamwil*) to balance intensive managerial accompaniment with long-term commercial independence.

The reconstruction of this model brings an ontological shift in viewing MSMEs, where the dimensions of justice (*Iqamah al-Adl*) and public welfare (*Maslahah*) are placed as the main pillars, not merely as a residual impact of economic growth. This model combines Islamic ethics with technological innovation to ensure that social finance delivers both worldly and spiritual benefits. Through this approach, empowerment is no longer atomistic, but rather an ecosystem that supports comprehensive economic, social, and environmental sustainability.

Integration of Justice (*Iqamah al-'Adl*) in the MSME Ecosystem

Integrating the principle of *Iqamah al-'Adl* into the Maqasid Shariah-based empowerment model addresses systemic failures that have long neglected structural justice in MSME development. Based on Abu Zahra's modern approach, justice is not only understood as equal treatment but also encompasses the comprehensive enforcement of economic rights (Antonio et al., 2020). In this model, justice is operationalised through three main pillars, namely:

1. Justice in Market and Resource Access
   This model emphasises that empowerment must go beyond capital assistance and focus on eliminating structural barriers that hinder MSMEs from competing fairly. This includes efforts to reduce wealth concentration among a handful of economic actors and promote more equitable income distribution.
2. Equitable and Transparent Partnerships
   Justice in the MSME ecosystem demands a shift from exploitative contractual relationships to partnerships based on the principles of mutual respect, transparency, effective communication, and trustworthiness (Ulandari et al., 2024) (Hirsanuddin et al., 2022) (Hendrayani et al., 2020). The profit-loss sharing mechanism is positioned as the main instrument for distributing risks proportionally, replacing reliance on debt-based financing that burdens MSME profitability margins.
3. Redistribution through Social Innovation
   This model integrates Islamic social finance, such as productive waqf and zakat, as instruments of fair wealth redistribution. Innovations like the Micro Waqf Bank are positioned as platforms for community empowerment that not only provide access to capital but also strengthen people's economic base through principles of transparent justice.

The application of this principle of justice serves as a prerequisite for the creation of economic sustainability (Azizah & Darmawan, 2024). Without enforcing justice in access and partnership relations, empowerment efforts will become short-term charitable aid that fails to create long-term independence for MSME actors.

Sustainability Strategy based on Maqasid Shariah

Within an empowerment framework based on Maqasid Shariah, sustainability is a logical outcome of consistently applying justice principles. The sustainability strategy in this model goes beyond mere business survival and is oriented towards creating long-term value through three main dimensions, namely:

1. Intergenerational Sustainability
   This principle is directly related to *hifz an-nasl* (preservation of lineage/future), where MSME development aims to maintain the continuity of economic and social life for future generations.

2. Integration of the Green Economy
   Sustainability in Islamic Economics links environmental protection with faith motivation, ensuring that MSME operations are not only legally compliant but also internally aware of the need to preserve the ecosystem. This implementation includes the adoption of green economy development strategies that are responsible for the preservation of nature.
3. Resilience through Digital Innovation
   MSME sustainability in the modern era relies heavily on accelerating technology as *wasilah* to achieve efficiency and transparency. FinTech in the Islamic social finance ecosystem, such as integrating zakat and waqf, is a key driver in strengthening MSMEs' financial resilience amid the dynamics of the digital economy.

Implementing this strategy ensures that MSME development does not pursue business growth alone, but instead builds a business system that balances economic, social, and environmental aspects. Thus, the sustainability achieved is holistic and aligned with the ultimate goal of community welfare.

Implications of the Model on the Contemporary Islamic Economic System

The reconstruction of the *Maqasid Shariah*-based empowerment model has significant theoretical and practical implications for the current Islamic economic landscape. Theoretically, this model seeks to bridge the dichotomy between the normative goals of Maqasid Shariah and the operational realities on the ground, positioning the Islamic economic system not only as a systematic alternative but also as a solution to the failures of the mainstream economic paradigm, which is materialistic in nature. Here are some of the main implications of the presence of this model:

1. Transformation of Policy Paradigms
   This model demands that regulators and Islamic financial institutions shift from a finance-centric approach to policies that integrate character strengthening (*Tahdhib al-Fard*) (Antonio et al., 2020) and structural justice as the main instruments of development.
2. Strengthening the Social Finance Ecosystem
   The practical implication is the need for stronger integration between the real sector (MSMEs) and the social finance sector (ZISWAF), supported by digital technology. This enables a more resilient and inclusive economic safety net.
3. Reorientation of Welfare Indicators
   The contemporary Islamic economic system now has a foundation to develop a more comprehensive success matrix, where environmental sustainability and social balance are recognised as indicators of economic progress equivalent to profitability.
4. Ethical Technological Independence
   This model encourages the Islamic financial industry not merely to adopt global technology passively but to redesign digital instruments to align with Maqasid Shariah values that protect wealth (*Hifz al-Mal*) and intellect (*Hifz al-Aql*).

This model shows that empowering MSMEs within the Islamic economic system is not merely an effort to scale up businesses, but a transformation toward a more just and sustainable societal order aligned with the grand vision of achieving *falah*. Although this research attempts to reconstruct a conceptual model of empowerment based on Maqasid Sharia through a comprehensive synthesis of previous literature, its main limitation lies in the model's theoretical nature, which has not yet been empirically tested in real-world settings. Additionally, this analysis relies heavily on literature from the past 10 years, so it may not fully capture local practice perspectives that have not been published globally. Therefore, future research should validate the model through field case studies, develop more detailed quantitative indicators for each dimension of Maqasid Shariah, and further examine the specific role of government regulations in structurally supporting implementation.

Conclusion

This research reconstructs MSME empowerment by establishing an operational framework where Maqasid Shariah serves as an active intervention engine across the enterprise lifecycle, rather than a passive post-program measurement index. By synthesizing structural justice (*Iqamah al-'Adl)*, character incubation (*Tahdhib al-Fard*), and intergenerational resilience (*Hifz an-Nasl*) with digital financial technology as an ethical enabler, the model provides a robust conceptual architecture to mitigate systemic debt traps. Furthermore, by framing blended Islamic finance as a regulatory risk buffer and integrating diagnostic indices like CIBEST for post-intervention audits, this framework reconciles theoretical ethics with institutional viability. Future research should prioritize empirical field validation of this model through multi-case longitudinal studies across Islamic microfinance institutions and quantify operational performance indicators for each Maqasid dimension.

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Author Contributions Statement

RD conceptualises the study, designs the methodology, conducts data analysis, and composes the manuscript. NA and UK strengthen the introduction, literature review, and manuscript revisions.

Conflict of Interest

The authors declare that there is no conflict of interest regarding the publication of this paper.

AI Usage Statement

The authors confirm that Artificial Intelligence (AI) tools were only used in the research to edit language, check grammar, and enhance clarity and readability. AI was not employed to come up with fundamental ideas, analyze, examine information, and draw conclusions. The authors assume complete ownership of the originality, accuracy, and academic integrity of the content, and none of the AI tools are listed as an author or contributor.

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