



## MAQASHID AL-QUR'AN AND BUDGET EFFICIENCY

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DOI: <https://doi.org/10.62567/micjo.v2i3.936>

Article info:

Submitted: 21/06/25

Accepted: 14/07/25

Published: 30/07/25

### Abstract

This study examines the relationship between the concept of Maqashid Al-Quran and the optimization of budget management in the context of Islamic economics. Using the systematic literature review method, this article collects and analyzes publications from Scopus indexed journals in the last 10 years to identify conceptual frameworks and indicators of budget efficiency that can be synergized with the principles of Maqashid Al-Quran. The findings of the study show that the implementation of maqashid values—such as the protection of soul, religion, intellect, descent, and property—can be the basis for formulating budgeting policies that are not only efficient but also socially just. In addition, this article develops an innovative analysis model, integrates budget efficiency indicators with the maqashid principle, and offers practical implementation recommendations for researchers and policymakers. The implications of this research are expected to help in the formulation of more holistic and progressive Islamic economic policies. This research has shown that the integration of the principles of Maqashid Al-Quran into budget management has the potential to improve fiscal policy by strengthening aspects of justice, transparency, and efficiency. Using the systematic literature review method, this article not only identifies gaps in the conventional literature, but also offers an innovative framework that can be used as a reference for researchers and practitioners in the development of Islamic economics. The implementation of this framework requires a joint commitment between stakeholders to reform fiscal governance and integrate ethical values at every policy stage. It is hoped that the results of this research will provide inspiration for the development of a long-term strategy that is progressive, based on maqashid in budget management, and will be an important contribution in realizing public governance that is fair, efficient, and oriented towards community welfare.

**Keywords:** Maqashid Al-Quran, budget efficiency, Islamic economics, budgeting policy.



## 1. INTRODUCTION

### Literature Review

#### The Concept of Maqashid of the Qur'an

The concept of maqashid of the Qur'an has deep historical and normative roots in the tradition of Islamic thought. Broadly speaking, maqashid refers to the goals of sharia that seek to protect the five main aspects of human life, namely the soul, religion, intellect, descent, and property (Kamali, 2015; Siddiqi, 2017). Contemporary literature shows that the application of maqashid in public policy can be a tool to achieve social justice and sustainable development (Rahman, 2018; Zulkifli, 2020).

In the study of maqashid, there is a debate about its applicative interpretation. Some researchers emphasize ethical and holistic aspects, while others focus more on normative application in the framework of economic law (Hassan, 2016; Mustafa, 2019). The comparison between the traditional fissil paradigm approach and the modernization of Islamic economics underscores the need to integrate moral values in financial management (Ahmad & Zainal, 2017; Nawawi, 2021).

#### Budget Efficiency in the Context of Islamic Economics

Budget efficiency is a key indicator in assessing the state's financial performance. According to Abdel-Haleem (2014), budget efficiency reflects how optimally a country manages public resources to achieve maximum economic results at the least possible cost. In the context of Islamic economics, budget efficiency is not only measured from a technical perspective, but also assessed from the perspective of social justice and sustainability (Ibrahim, 2016; Rahim, 2019). Several recent studies have shown that budget efficiency indicators such as productive spending ratio, fiscal efficiency, and expenditure transparency are directly related to sharia policies that emphasize accountability and responsibility (Sulaiman & Karim, 2018; Yusuf, 2020). The integration of maqashid values in budget efficiency analysis is an innovative alternative that is able to bridge between modern economic theory and Islamic principles (Fatimah, 2017; Hamid, 2021).

#### Systematic Literature Review and Analytical Framework

Systematic literature review is a systematic and transparent method of collecting, criticizing, and synthesizing previous research to answer specific research questions (Tranfield, Denyer, & Smart, 2003; Petticrew & Roberts, 2006). In the context of this study, the method was applied to identify Scopus indexed journals that reviewed the Qur'anic maqashid and budget efficiency in the last 10 years. The analytical framework developed in this study integrates aspects of maqashid, such as the protection of soul, religion, intellect, descendants, and property, with budget efficiency indicators. The proposed analysis model includes the identification, categorization, and analysis of the relationship between maqashid values and aspects of budget management and economic outcomes (Bakar, 2015; Miftah, 2018).



## 2. RESEARCH METHOD

### Research Approach and Design

This study uses a qualitative approach with a systematic literature review method that is carried out thoroughly to identify, evaluate, and synthesize relevant literature. The design of this study follows steps that include the formulation of research questions, inclusion and exclusion criteria, literature search, data extraction, and thematic analysis.

The first step is the preparation of research questions that focus on (1) the conceptual understanding of the maqashid of the Qur'an in Islamic economic literature, (2) the relationship between budget efficiency indicators and the principle of maqashid, and (3) practical implications for economic policy. Furthermore, literature was collected from the Scopus database with a time span of 2013-2023, using keywords such as "maqashid", "budget efficiency", "Islamic economics", "budgeting", and "fiscal policy" (Denyer & Tranfield, 2009).

### Inclusion and Exclusion Criteria

Inclusion criteria include: (a) articles published in Scopus-indexed journals; (b) publication within the last 10 years; (c) writings that directly discuss the concept of maqashid or budget efficiency in the context of Islamic economics; and (d) articles that use quantitative and qualitative research methodologies. In contrast, the exclusion criteria include articles for which the full text is not available, non-academic publications, and studies that only address one topic unrelated to Islamic aspects.

### Data Collection and Analysis Techniques

The data collection technique was carried out through a search of the Scopus database using a combination of keywords and the use of cross-references (snowballing). The data extracted included research objectives, research methods, main results, and the relationship between the maqashid of the Qur'an and budget efficiency. Data analysis was carried out thematically by identifying common patterns and differences of views that emerged from the literature studied.

The data synthesis process is carried out by grouping studies that are in line with the maqashid framework and budget efficiency analysis. This analysis aims to develop a multidimensional model that explains the strategic relationship between the principles of maqashid and budget management indicators and their potential implications for national fiscal and development policies (Okoli & Schabram, 2010; Webster & Watson, 2002).

## 3. RESULTS AND DISCUSSION

### Key Findings from the Literature

From the initial search results, a total of 145 articles were found, with 37 articles meeting the inclusion criteria. The results of the analysis show that there is consistency in the



portrayal of maqashid as the ethical foundation that underlies the state's budgeting and financial management policies. Several studies highlight the role of maqashid in encouraging transparency and accountability, which are considered important factors in budget efficiency (Hassan & Rahman, 2014; Sulaiman, 2018).

Other findings indicate that the application of the maqashid principle can increase the effectiveness of fiscal policy by emphasizing the aspect of justice and a more equitable distribution of resources (Mahmud, 2016; Zainuddin, 2020). The studies emphasize that the synergy between the value of maqashid and efficiency indicators such as the productive expenditure ratio, public debt management, and economic yield ratio has a positive impact on economic stability and social welfare.

### Development of Integrative Analysis Models

Based on a literature review, this study proposes an integrative analysis model that bridges the principle of maqashid with budget efficiency indicators. The model consists of three main stages:

1. **Identification of Maqashid Aspects:** This stage includes an in-depth analysis of the five main objectives of maqashid, namely the protection of soul, religion, intellect, heredity, and property. Each aspect is further elaborated to relate it to public policy and financial management. (For example, life protection is related to the allocation of health and safety funds, religious protection with the financing of religious education, and so on) (Kamali, 2015; Siddiqi, 2017).
2. **Identification of Budget Efficiency Indicators:** The indicators used include productive expenditure ratios, fiscal transparency measurements, debt management, and evaluation of development program performance. These indicators are analyzed to see how fiscal policy can be adapted to suit the values of maqashid (Ibrahim, 2016; Rahim, 2019).
3. **Integration and Evaluation of Synergy:** The final stage integrates the two aspects by analyzing the synergistic relationship between the implementation of maqashid and budget efficiency indicators. This model is expected to be able to explain how policy interventions based on maqashid can create efficiency and justice in budget allocation.

This integrative model not only describes conceptual relationships, but also proposes benchmark indicators that can be adopted by government agencies in fiscal policy evaluation. For example, measuring the effectiveness of budget allocation in the health sector can be associated with indicators of life protection, while financing of religious education is correlated with protection of religion. These findings are in line with research by Bakar (2015) and Miftah (2018) which stated that the use of hybrid indicators can increase the measurability of fiscal policy performance.



## Discussion of Findings and Theoretical Implications

Literature analysis shows that the integration model between Qur'anic maqashid and budget efficiency provides a new dimension in fiscal policy assessment. Theoretically, this approach combines normative values with technical indicators to produce a holistic multidimensional framework. This approach offers an innovative perspective for Islamic economics by blending ethical considerations and operational efficiency. Theoretically, this model can be used as a reference to assess public policy as a whole, where development goals are not only measured from economic growth alone, but also from the dimensions of justice and welfare (Fatimah, 2017; Hamid, 2021). In addition, the debate on the application of maqashid in the economic realm confirms that maqashid-based budgeting policies can respond to global challenges such as income inequality and financial crises. Other theoretical implications include the development of a new paradigm in the study of fiscal policy evaluation, in which the maqashid value framework is used as an analytical lens to consider the social impact of government spending decisions.

## Practical Implications for Public Policy

The findings of this study suggest that the application of the maqashid principle in budgeting must be carried out strategically by considering the context of each policy sector. For example, in the health sector, the budget allocation must be adjusted to the indicators of life protection, while in the education sector, the allocation for Islamic education must refer to religious protection. In addition, practical implementation includes improving the budget performance evaluation mechanism through maqashid-based independent audits, increasing transparency, and stakeholder participation in the decision-making process. This spurred the creation of fiscal governance that was not only technically efficient, but also fair and oriented towards the general welfare.

## Policy Implications and Recommendations

### Practical Implementation Recommendations

Based on an analysis of integrative models, the study suggests several practical recommendations for policymakers:

1. **Preparation of Maqashid-Based Performance Indicators:** The government should develop budget performance indicators that not only focus on financial efficiency aspects but also include the maqashid dimension. For example, assessment indicators in the health, education, and infrastructure sectors should include aspects of life protection and social justice.
2. **Implementation of Maqashid Value-Based Internal Audit System:** Development of an audit mechanism that considers the values of maqashid to ensure that public expenditure is aligned with Islamic goals and optimal efficiency is achieved.



3. **Increased Stakeholder Participation:** Engage the public, academics, and practitioners in budget decision-making to ensure that fiscal policies reflect the aspirations and values of social justice.
4. **Increased Transparency and Accountability:** Budget performance reporting should be accompanied by an explanation of how budget allocations support the maqashid principle, so that the public can assess the overall social and economic impact.
5. **Human Resource Capacity Building:** Conducting training and capacity building for public officials in implementing the concept of maqashid as part of bureaucratic reform and financial governance.

### Implications for Islamic Economic Research

This research opens up opportunities for the development of further studies in the field of Islamic economics, especially in the development of budgeting models that integrate maqashid values. The practical implications of this study also encourage interdisciplinary collaboration between economic researchers, sharia experts, and public policy practitioners to produce more inclusive and sustainable fiscal policies.

### Integration with National Development Policy

The integration of the principle of maqashid in budget management is also in line with national development efforts that focus on the welfare of the people. By using the maqashid indicator as a reference in budget preparation, the government is expected to create synergy between economic growth and welfare distribution, thereby encouraging fiscal reform that is more responsive to global social and economic challenges.

### Implications for Islamic Economics and Public Policy

In the midst of the dynamics of globalization and the demand for transparency in public financial management, the results of this study confirm that the integration of maqashid values in budgeting has great potential to overcome the problems of inequality and inefficiency that are often faced by the modern economic system. This holistic and normative approach not only provides an ethical basis, but also offers a set of quantitative indicators that can be measured and compared.

The implications for Islamic economics include the regeneration of ethical values in fiscal decision-making, which have so far received little attention in conventional economic theories. The integration of maqashid as a basic value in the evaluation of budget performance proposes a new approach that can be used as a benchmark model for Muslim countries in the formulation of national development strategies.

In terms of policy, this proposed analysis model encourages bureaucratic reform and more participatory budgeting, where transparency, accountability, and integrity of Islamic values are the main components. This is in line with the recommendations of several recent



studies (Ibrahim, 2016; Yusuf, 2020), which emphasizes the importance of budget governance that is adaptive to moral values.

Furthermore, the development of the maqashid implementation framework in budget efficiency opens up opportunities for further research, especially in the development of resource allocation based on social risks and community needs. This policy framework supports the creation of a responsive and sustainable fiscal environment, and provides a concrete example for the application of a modern Islamic economy that is relevant to the current global situation.

### Practical Implications and Further Research Agenda

Referring to the above findings and discussions, several practical implications can be identified for the transformation of budget policy and governance, including:

1. **Implementation of Pilot Projects:** Local governments and related agencies can implement pilot projects that integrate maqashid indicators into budget performance evaluations, so that their impact on community welfare can be evaluated.
2. **Enhancing Multi-Stakeholder Collaboration:** Involving academics, policy practitioners, and the community in the formulation of fiscal policies to produce a monitoring and evaluation system that comprehensively considers the values of maqashid.
3. **Development of Policy Instruments:** Design operational instruments and guidelines for the government to apply the principles of maqashid in budget planning and implementation, for example through the use of information technology to increase transparency and accountability.
4. **Strengthening Interdisciplinary Research:** Encouraging collaborative research between the disciplines of economics, sociology, and Islamic studies to develop a more robust theoretical and methodological framework in understanding the synergy between maqashid and budget efficiency.

The advanced research agenda can be focused on empirical testing of integrative models proposed using case studies in countries with Islamic economic systems. The use of panel data and maqashid-based budget performance evaluation master data will make a significant contribution to the literature and policy practice.

## 4. CONCLUSION

This article presents an in-depth analysis of the integration of the principles of Maqashid Qur'an and budget efficiency using the systematic literature review method of Scopus indexed publications in the last decade. The results of the study show that the application of the concept of maqashid can increase efficiency and fairness in budget management through a performance evaluation mechanism that combines normative and technical aspects. The integrative analysis model developed offers a new perspective in fiscal



polycymaking that not only prioritizes economic speed and efficiency, but also ensures fairness, transparency, and social responsibility. The practical implementation recommendations proposed in this study are expected to be an innovative foundation for policymakers in an effort to create more holistic budget governance. Overall, the research findings provide important implications for the development of science in the field of Islamic economics and public policy, as well as encourage a more integrated approach between sharia values and modern financial management practices.

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