Reconstructing Maqasid-Based Welfare Indicators According to Athiyyah: Integrating Hifz al-Nafs and Hifz al-Mal into Multi-Level Governance

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ARMADA
JURNAL PENELITIAN MULTIDISIPLIN

e-ISSN: 2964-2981
ARMADA : Jurnal Penelitian Multidisiplin
https://ejournal.45mataram.ac.id/index.php/armada
Vol. 04, No. 07 Juli, 2026

Page: 2567-2579

DOI:
https://doi.org/10.55681/armada.v4i7.2946

Article History:
Received: Mei 01, 2026
Revised: Juni 19, 2026
Accepted: Juli 16, 2026

Abstract : Conventional welfare state models tend to be fragmented and centred on material indicators, making them less responsive to the holistic welfare needs of Muslim communities. This article aims to reconstruct a Maqasid Athiyyah-based welfare indicator framework by integrating *hifz al-nafs* and *hifz al-mal* within multi-level governance. The study adopts a qualitative-conceptual approach through literature synthesis and policy document analysis. Findings show that Maqasid as a normative anchor can strengthen policy coherence at micro, meso, and macro levels. At the micro level, a holistic empowerment pathway integrates basic guarantees, Islamic financial literacy, and psychospiritual assistance. The meso level transforms charitable philanthropy into *ta'awun*-based economic stability instruments through Islamic cooperatives. At the macro level, the Maqasid-Based Policy Impact Assessment (MB-PIA) evaluates material welfare, distributive justice, and social cohesion. The study concludes that Maqasid Athiyyah offers a coherent, measurable, and holistic welfare governance model supported by political commitment, institutional capacity, and cross-sector coordination.

Keywords : Athiyyah's Maqasid; Welfare; Multi-Level Governance; Hifz Al-Nafs; Hifz al-mal; Public Policy

Abstrak *: Model welfare state konvensional cenderung terfragmentasi dan berorientasi pada indikator material sehingga kurang responsif terhadap kebutuhan kesejahteraan holistik masyarakat Muslim. Artikel ini bertujuan merekonstruksi indikator kesejahteraan berbasis Maqasid Athiyyah dengan mengintegrasikan dimensi hifz al-nafs dan hifz al-mal dalam tata kelola multi-level. Penelitian menggunakan pendekatan kualitatif-konseptual melalui sintesis literatur sistematis dan analisis dokumen kebijakan. Hasil menunjukkan bahwa Maqasid sebagai normative anchor mampu memperkuat koherensi kebijakan pada tingkat mikro, meso, dan makro. Pada level mikro, holistic empowerment pathway menggabungkan jaminan dasar, literasi keuangan syariah, dan pendampingan psikospiritual. Level meso menekankan transformasi filantropi karitatif menjadi instrumen stabilitas ekonomi berbasis ta'awun melalui koperasi syariah desa. Pada level makro, Maqasid-Based Policy Impact Assessment (MB-PIA) diusulkan untuk menilai dimensi material, keadilan distributif, dan kohesi sosial. Penelitian menyimpulkan bahwa pendekatan Maqasid Athiyyah menawarkan model tata kelola kesejahteraan yang* *koheren, terukur, dan berorientasi pada kemaslahatan holistik dengan dukungan komitmen politik, kapasitas kelembagaan, dan koordinasi lintas sektor yang kuat.*

Kata Kunci *: Maqasid Athiyyah, Kesejahteraan, Tata Kelola Multi-Level, Hifz Al-Nafs, Hifz al-mal, Kebijakan Publik*

INTRODUCTION

The epistemological dissonance between the conventional welfare state model and the holistic welfare needs of Muslim communities is increasingly prominent in contemporary public policy discourse. The conventional paradigm tends to be materialistic and state-centric, measuring developmental success solely through economic aggregates such as Gross Domestic Product (GDP) and the Human Development Index (HDI). This approach inherently neglects the spiritual dimensions, relational ethics, and distributive justice that constitute the ontological foundations of welfare in Islam. In response, the *maqasid al-Atiyyah* framework offers a dynamic paradigm that shifts the orientation of maqasid from a preservative logic (hifz) toward human capacity development (tanmiyah) (Mubarak et al., 2022; Pradita & Darwanto, 2025). This shift is not merely theological rhetoric but a normative foundation required to design public policies responsive to the complexities of modern human existence.

The landscape of social vulnerability continues to experience significant disruption due to digital economic transformation, the proliferation of the gig economy, and climate crises that exacerbate structural inequalities. Increasing informal employment patterns erode traditional social security, while environmental degradation threatens resource sustainability for future generations. At the policy level, government responses are often fragmented. Cash social assistance programs, national zakat management, and the national social security system (SJSN) operate in parallel without clear architectural synergy (Kadji & Widiyanti, 2023; Mubarak et al., 2022). This fragmentation results in budgetary overlap, distribution leakage, and failure to build long-term resilience, particularly for vulnerable groups in the informal sector (Nadilla et al., 2022; Safitri et al., 2021; Subekti & Kensiwi, 2025)

Academically, a profound gap persists between normative maqasid discourse and public policy operationalization. Although maqasid literature has expanded rapidly, its translation into policy instruments remains hindered by the limited integration of Islamic social finance instruments (zakat, waqf, infaq/sadaqah) into the national welfare state architecture. Sectoral and uncoordinated regulations have prevented the multiplier effect of Islamic social finance from being optimally realized within the state's social protection system (Kadji & Widiyanti, 2023; Mubarak et al., 2022)

A mapping of recent literature (2016–2026) identifies several fundamental weaknesses in prior studies. First, the majority of maqasid studies are confined to either micro-level analysis (individual finance) or macro-level analysis (fiscal policy), thereby neglecting meso-level dynamics (community institutions or local organizations) as critical linkages. Second, maqasid-based welfare indices developed thus far tend to be static, hierarchical, and insufficiently adaptive to technological disruptions and shifting patterns of social vulnerability. Third, there is a scarcity of research offering measurable, vertically coordinated policy reconstruction models that are ready for testing within contemporary public governance contexts (Haq & Wahab, 2019; Ulfah Alfiyah Darajat, 2025).

Based on the identification of the aforementioned gaps, the primary research gap lies in the absence of a model that integrates *maqasid al-Atiyyah* into a structurally coherent and measurable multi-level policy architecture. Therefore, the focus of this research is delimited to a conceptual reconstruction based on two priority maqasid dimensions: *hifz al-nafs* (preservation of life or well-being) and *hifz al-mal* (preservation of wealth or economic independence), systematically analyzed at the micro, meso, and macro levels. This delimitation aims to produce a precise, operational framework that avoids excessive conceptual generalization.

This article offers three primary novelties. First, the integration of maqasid as a binding normative anchor that aligns policy logic across governance levels, thereby overcoming historical instrument fragmentation (Isnan et al., 2025). Second, the transformation of the maqasid approach from a static-hifziyah orientation to a dynamic tanmiyah perspective that emphasizes capacity development and sustainable empowerment (Melzatia et al., 2025). Third, the provision of critical illustrations through case studies of existing policies to test the relevance of the conceptual framework against actual policy realities in Indonesia (R Hendro Rumpoko Perwito Utomo, 2015).

This research aims to formulate a maqasid al-atiyyah-based welfare state conceptual framework that is vertically coherent and responsive to contemporary vulnerability dynamics. Theoretically, this study contributes to the expansion of maqasid systems theory into the domains of public governance and welfare economics. Methodologically, the article demonstrates the rigor of systematic literature synthesis in policy model reconstruction. Practically, the research findings provide an adaptive policy matrix that can be calibrated by regulators, Islamic philanthropy institutions, and development stakeholders to design welfare systems that are inclusive, sustainable, and oriented toward holistic maslahah.

LITERATURE REVIEW

Maqasid Athiyyah: From Doctrine to a Dynamic System

Maqasid al-Atiyyah represents a pragmatic leap from a static understanding of maqasid toward a dynamic systemic framework. Grounded in the principles of maqasid systems theory, this approach emphasizes six fundamental characteristics: cognition, wholeness, contextual openness, hierarchy of needs, multidimensionality, and purposefulness (Anas Asy'ari Nashuha et al., 2025). Within this evolution, maqasid is no longer viewed merely as a list of defensive obligations (hifziyah), but rather as a framework for human capacity development (tanmiyah) and the fulfillment of fundamental rights (huquq) that responds to contemporary disruptions Jasert Auda (Auda, 2021) explicitly shifts the focus from a preservative logic toward the optimization of human potential, positioning maqasid as an adaptive normative foundation for contemporary public policy design. This shift enables maqasid to function not only as an ethical filter but also as a strategic compass in resource allocation and the formulation of development programs (Syamsuri & Irsyamuddin, 2019).

The Welfare State in Islamic Versus Conventional Perspectives

The conventional welfare state model tends to be rooted in utilitarian and materialistic logic, wherein welfare is reduced to aggregate economic indicators and standardized fiscal transfers. This approach frequently neglects the spiritual dimensions, social cohesion, and distributive ethics that form the backbone of Muslim societies (Bello, 2024; Fitoussi et al., 2019). The Islamic perspective offers a fundamental correction through the principles of distributive justice ('adl), productive wealth circulation (tadawul al-mal), and an orientation toward holistic maslahah encompassing both worldly and otherworldly dimensions (Chapra, 2008; Trisnawati et al., 2025). The integration of these values into the welfare architecture is not merely a theological alternative but an empirical necessity to create a system that is inclusive, sustainable, and centered on human dignity (karamah insaniyyah). Without a strong normative anchor, welfare policies risk becoming trapped in state paternalism that overlooks community agency and the transcendental dimensions of welfare (Isnan et al., 2025).

Multi-level Governance in Public Policy

The effective implementation of welfare policies requires a multi-level governance approach that acknowledges vertical interdependence across tiers of governance. The micro level focuses on individual agency, the fulfillment of basic rights, and personal capacity empowerment; the meso level functions as a structural mediator through community institutions, Islamic philanthropy networks, and civil society organizations that translate policy into collective action; while the macro level determines regulatory direction, fiscal allocation, and the national social justice framework (Chaney et al., 2024). The primary challenge lies in operational fragmentation, wherein these three levels often operate in parallel without clear mechanisms, resulting in policy mismatch and inefficiencies in aid distribution. Consequently, a maqasid-based normative anchor is required to align objectives, instruments, and outcomes across levels, ensuring that policy transformation proceeds coherently, accountably, and measurably (Mayasari et al., 2023).

A review of prior literature reveals that maqasid discourse has expanded rapidly but remains methodologically and contextually fragmented. The study by (Widiastuti et al., 2022) demonstrates the potential of maqasid-based indicators but does not address multi-level governance aspects and integrated policy design. Works by (Khairunnisa et al., 2025; Marwah et al., 2025) emphasize the need to integrate Islamic social finance into the social security system, yet their analyses remain limited to the macro level or single instruments. Meanwhile, contemporary public policy literature on multi-level governance frequently overlooks the ethical-normative dimensions that are crucial in the context of religious societies (Moiseeva, 2024). These gaps confirm the absence of an integrative framework that systematically links *maqasid al-Atiyyah* with micro-meso-macro policy architecture. This article seeks to bridge this gap through a coherent, measurable conceptual reconstruction that is ready for operationalization as a value-based welfare state foundation in the contemporary era.

METHODOLOGY

This study employs a qualitative-conceptual design utilizing a literature study approach to reconstruct a maqasid al-atiyyah-based welfare framework. This approach was selected due to its alignment with research characteristics oriented toward theoretical synthesis, policy document analysis, and conceptual framework formulation without requiring primary field data collection (Hasan et al., 2026; Snyder, 2019). The focus of the research is not on testing empirical hypotheses, but rather on developing a theoretical construct that is coherent, operational, and relevant to the context of contemporary public governance in Muslim societies. The research data sources are derived from academic literature, including peer-reviewed journal articles, scholarly books, policy documents, and reports from national and international institutions relevant to the themes of maqasid, welfare governance, Islamic social finance, and multi-level governance. Literature selection prioritizes recent publications to ensure conceptual and contextual relevance. The analysis was conducted through a process of theme identification, concept categorization, and comparative synthesis to formulate a welfare model based on *hifz al-nafs* and *hifz al-mal* within a micro, meso, and macro framework. To maintain interpretive consistency, the study employs literature source triangulation and critical methodological reflection.

RESULT AND DISCUSSION

Deconstruction the Paradigm: From Fragmentation to Value Coherence

Conventional welfare policies, particularly the liberal-residual model that dominates social protection practices in many jurisdictions, tend to be grounded in utilitarian logic that separates the achievement of material indicators from transcendental ethical dimensions. This approach results in fragmented interventions oriented toward short-term outputs, as identified in evaluations of market-based policy studies (Bello, 2024; Fitoussi et al., 2019). Epistemologically, this reductionism originates from the assumption that welfare can be measured objectively through aggregate indicators, thereby neglecting the value contexts that shape societal resilience and preferences (Chapra, 2008; Fitoussi et al., 2019).

In the Indonesian context, this fragmentation is evident in the overlap of social assistance programs, zakat management, and the National Social Security System (SJSN), which operate without clear architectural synergy (Kadji & Widiyanti, 2023; Mubarak et al., 2022). The structural impacts are not merely fiscal (such as budgetary inefficiencies and policy leakage) but also sociocultural: fragmented transactional approaches risk perpetuating dependency syndrome and eroding local social capital, which in fact constitutes a primary pillar of community resilience post-assistance (Nadilla et al., 2022; Safitri et al., 2021).

Longitudinal evaluations of social protection programs in Indonesia indicate that short-term interventions not integrated with productive empowerment schemes tend to diminish community self-reliance initiatives in the long term (Purwono et al., 2021; Subekti & Kensiwi, 2025). Empirically, the fragmentation of welfare instruments also correlates with reduced collective participation and the weakening of gotong royong networks as a form of productive social capital (Nadilla et al., 2022; Safitri et al., 2021). These findings reinforce the argument that without coherent integration mechanisms, welfare interventions risk creating structural dependency rather than building long-term resilience (Mubarak et al., 2022; Nadilla et al., 2022)

However, this discourse does not proceed without critique. (Moiseeva, 2024) highlights that coordination fragmentation in multi-level governance can undermine the effectiveness of public policy, which is relevant to the challenges of integrating normative-value instruments within welfare architecture. (Pradita & Darwanto, 2025) caution that integrating religious normative frameworks into public policy risks blurring the boundaries between state authority and religious institutions, as well as complicating evidence-based policy evaluation. Nevertheless, such critiques tend to overlook the fact that *maqasid al-Atiyyah* does not demand the subordination of policy rationality to doctrine, but rather offers ethical scaffolding that is operationally integrated into the public policy cycle (Mubarak et al., 2022; Pradita & Darwanto, 2025).

This framework is operationalized through measurable governance principles: fiscal transparency (public audits of Islamic social fund flows), participatory accountability (community involvement in monitoring program impacts), and procedural justice (feedback mechanisms for data-based policy adjustments) (Kadji & Widiyanti, 2023; Mayasari et al., 2023). Thus, maqasid indicators do not replace empirical metrics but rather enrich them through a mixed-methods evaluation framework that validates material achievements alongside dimensions of dignity and social cohesion (Trisnawati et al., 2025; Ugur, 2021). Unlike classical maqasid approaches that are defensive (hifziyah) in nature, the tanmiyah logic within this framework aligns precisely with the contemporary human flourishing paradigm that emphasizes sustainable and measurable human capacity development (Auda, 2021; Mubarak et al., 2022).

By positioning holistic *maslahah* as an ethical compass, *maqasid* functions as a binding normative anchor that aligns policy objectives, instruments, and outcomes across governance levels (Anas Asy'ari Nashuha et al., 2025; Syamsuri & Irsyamuddin, 2019). Operationally, this anchor is translated through the establishment of maqasid indicators (for example, indices for the fulfillment of *hifz al-nafs* and *hifz al-mal*) as mandatory Key Performance Indicators (KPIs) within the planning, implementation, and evaluation cycles of policy at every level (Mayasari et al., 2023). This mechanism ensures that every policy intervention whether at the micro, meso, or macro level must meet threshold achievements of core values before being allocated or further evaluated, thereby preventing goal distortion and maintaining vertical coherence. The principle of multi-level policy alignment through value-based indicators has been recognized in contemporary public governance discourse as a mechanism to prevent operational fragmentation (Mayasari et al., 2023; Snyder, 2019).

(Mayasari et al., 2023) indicate that welfare systems integrating value-based normative anchors are capable of fostering more consistent policy synergy, particularly when Islamic philanthropy instruments are aligned with state social protection schemes. This transformation shifts the paradigm from welfare as expenditure toward welfare as investment in human dignity, simultaneously addressing reductionist critiques by ensuring that fiscal efficiency does not compromise substantive justice and social sustainability (Chapra, 2008; Haq & Wahab, 2019; Trisnawati et al., 2025).

Operationalization of Priority Dimensions: *Hifz al-Nafs and Hifz al-Mal*

To avoid conceptual generalization, this study focuses the operationalization on two priority dimensions: *hifz al-nafs* and *hifz al-mal*. This selection is based on empirical urgency: these two dimensions directly address fundamental societal vulnerabilities, access to a dignified life, and sustainable economic resources, while simultaneously serving as the most critical intersection between Islamic philanthropy instruments and state social protection policies (Mubarak et al., 2022; Pradita & Darwanto, 2025). As presented in Table 1, each level is analyzed and translated into policy focus, critical illustrations based on existing programs, and proposed *maqasid*-based transformations.

Table 1. Operationalization *Hifz al-nafs* and *Hifz al-mal* within a Multi-Level Framework

Level	Policy Focus	Implementation Context (Indonesia)	*Maqasid al-Shari'ah* Oriented
Micro	Protection of right and individual empowerment	Pre-employment Card (*Kartu Prakerja*): focuses on skills training and short-term financial incentives	Transformation from skill matching toward holistic empowerment: integration of basic livelihood guarantees, Islamic financial literacy, psycho-spiritual mentoring, and access to productive capital based on zakah and waqf
Meso	Strengthening intermediary institutions and community networks	Integration of BAZNAS-Village Funds: remains charitable and project-based	Shift from charitable philanthropy to *ta'awun*-based microeconomic stability instrument: village Islamic cooperatives, community emergency funds, and integrated family resilience programs
Macro	Fiscal reform, social security and structural justice	Social Security System (SJSJN) design: has not systematically integrated Islamic social finance instrumen	Transformation from welfare as expenditure to welfare as investment in human dignity: implementation of *Maqasid*-Based Policy Impact Assessment (MB- PIA) in national Budget Planning

Source: Compiled and analyzed from various policy documents and Scholarly literature (2020-2025)

Examining Table 1 above, at the micro level, programs such as Pre-employment Card represent policy innovations in the digitalization of vocational training. However, various policy evaluations indicate that the sustainability of participants' economic impacts post-program remains limited, largely due to minimal follow-up mentoring, inadequate access to productive capital, and insufficient attention to psychosocial dimensions in the empowerment process (Nadilla et al., 2022; Safitri et al., 2021). Proponents of the skill-matching model argue that this approach is fiscally efficient, measurable, and relatively easy to scale nationally (Bello, 2024). Nevertheless, substantive critiques from a holistic welfare perspective assert that without the integration of basic living guarantees during transition periods, ethical financial literacy, and adequate psychosocial support, skills training risks becoming trapped in empty credentialism namely, the possession of formal certificates not accompanied by real capacity transformation or long-term economic independence (Chapra, 2008; Fitoussi et al., 2019).

Maqasid-based transformation proposes a holistic empowerment pathway integrating four pillars: (1) basic living guarantees during the training transition period, (2) sharia financial literacy emphasizing contractual justice and the prohibition of Interest, (3) psycho-spiritual mentoring to build mental resilience and work meaning, and (4) access to non-exploitative microfinancing based on zakat/waqf. This multidimensional approach qualitatively addresses the reductionism of conventional vocational training models that tend to neglect non-material dimensions in the empowerment process. Recent literature synthesis confirms that integrating financial interventions with psychosocial support and ethical literacy substantively strengthens beneficiaries' economic resilience, mitigates vulnerability to external shocks, and restores individual agency in economic decision-making (Mubarak et al., 2022; Widiastuti et al., 2022) These findings affirm that frameworks aligned with *maqasid* are not only more effective structurally but also more humanistic in restoring dignity (*karamah insaniyyah*) as the core of sustainable welfare (Haq & Wahab, 2019; Trisnawati et al., 2025).

Although conceptually offering a substantive response to the reductionism of vocational training, the operationalization of the holistic empowerment pathway in nationally scaled programs faces implementation challenges that must be accommodated realistically. Integrating non-technical components such as psycho-spiritual mentoring and sharia financial literacy into existing policy architectures requires adjustments to derivative regulations, particularly revisions to Presidential Regulations and Ministerial Regulations concerning Guidelines for Vocational Program Implementation (Subekti & Kensiwi, 2025). Furthermore, the sustainability of these interventions depends on developing nationally standardized training modules and tiered facilitator training schemes to ensure facilitator competence in addressing psychosocial dimensions and sharia compliance (Mubarak et al., 2022). Given the complexity of cross-ministerial coordination, budgetary adjustments, and pilot validation needs, this transformation should be positioned as a medium-term agenda initiated through controlled pilot projects before being scaled nationally (Snyder, 2019; Subekti & Kensiwi, 2025).

At the meso level, the integration of BAZNAS and Village Funds often remains charitable and project-based, without building independent and sustainable community institutions (Kadji & Widiyanti, 2023; Mubarak et al., 2022). Proponents of the charitable model argue that this approach is responsive to emergency needs, easily understood by communities, and aligned with deeply rooted Islamic philanthropic traditions. However, academic critiques indicate that charitable philanthropy without structural empowerment strategies risks perpetuating dependency cycles, eroding local initiatives, and failing to build long-term resilience against economic shocks (Mayasari et al., 2023; Nadilla et al., 2022). Transformation based on *ta'awun* (cooperative solidarity) proposes strengthening village sharia cooperatives as microeconomic stabilization instruments capable of: 1) channeling zakat/waqf funds productively through equitable profit-sharing schemes, 2) providing community emergency funds to address sudden shocks, and 3) implementing integrated family resilience programs that integrate spiritual, health, and economic dimensions (Mubarak et al., 2022; Pradita & Darwanto, 2025).

Although conceptually promising, the operationalization of village sharia cooperatives as meso-level stabilization instruments faces regulatory complexities requiring structured policy harmonization. Juridically, the position of these institutions lies at the intersection of dualistic supervisory authority between the Ministry of Cooperatives and SMEs (based on Law No. 25/1992 concerning Cooperatives), the Financial Services Authority (through POJK regulations concerning Sharia Financial Institutions/BMTs), and compliance with DSN-MUI fatwas serving as contractual references. Without synchronization of this legal framework, integrating productive zakat into the cooperative ecosystem risks being constrained by institutional status ambiguity and dual audit procedures (Mayasari et al., 2023).

Therefore, a concrete policy recommendation is the issuance of a Joint Regulation or Technical Guidelines explicitly recognizing village sharia cooperatives as special purpose vehicles (SPVs) for distributing productive zakat/waqf. This regulatory instrument needs to harmonize Article 4 and Article 27 of Law No. 23/2011 concerning Zakat Management (regarding productive distribution and amil institutions), OJK provisions concerning the supervision of micro-level sharia financial institutions, and national sharia governance standards. This harmonization will not only resolve overlapping authorities but also provide a clear legal foundation for BAZNAS/LAZ and village governments to optimize community funds in a measurable, accountable manner, and in accordance with *ta'awun* principles (Kadji & Widiyanti, 2023; Mayasari et al., 2023). These findings affirm that strong meso-level institutions function as transmission belts that translate macro policies into meaningful collective action at the grassroots level.

At the macro level, the current design of the National Social Security System (SJSN) has not systematically integrated Islamic social finance instruments, thus preventing the optimal realization of the multiplier effect of zakat, waqf, and *infaq/sadaqah* (Kadji & Widiyanti, 2023; Mubarak et al., 2022). Proponents of the conventional model argue that separating religious instruments from state social security is necessary to maintain state neutrality, avoid administrative complexity, and ensure transparent fiscal accountability. However, this argument overlooks empirical evidence that well-designed integration based on good governance principles can actually enhance the coverage, efficiency, and social legitimacy of protection systems (Moiseeva, 2024; Safitri et al., 2021).

The proposed application of *Maqasid*-Based Policy Impact Assessment (MB-PIA) in national budget planning enables policy evaluation based not only on fiscal efficiency but also on impacts on the dimensions of *hifz al-nafs* and *hifz al-mal*. Operationally, MB-PIA is designed as a standardized composite index measuring four core dimensions: (1) *hifz al-nafs* (access to basic health services, education quality, psychosocial resilience), (2) *hifz al-mal* (household income stability, ownership of productive assets, MSME participation rates), (3) distributive justice (localized Gini ratio, social protection coverage), and (4) participatory social cohesion (levels of public trust, community participation in monitoring). Data are compiled from government administrative sources (BPS, Ministry of Social Affairs, BPJS) and periodic panel surveys, then aggregated using a weighted index method based on Analytic Hierarchy Process (AHP) to ensure weight consistency across dimensions (Anas Asy'ari Nashuha et al., 2025; Mayasari et al., 2023)

The implementing agency responsible is National Development Planning Agency (*Bappenas*) as the macro-policy coordinator, collaborating with KNEKS and OJK in aligning sharia fiscal-financial indicators and validating evaluation governance (Mayasari et al., 2023; Syamsuri & Irsyamuddin, 2019). This framework aligns with global trends shifting focus from welfare as expenditure toward welfare as investment in human dignity. Comparative studies from Malaysia and Turkey indicate that countries successfully integrating Islamic social finance instruments into national social security architectures achieve higher poverty reduction rates and greater public satisfaction with welfare policies (Haq & Wahab, 2019; Trisnawati et al., 2025). These findings confirm that value-based integration is not only technically feasible but also substantively superior in producing inclusive and sustainable welfare.

Overall, the operationalization of *hifz al-nafs* and *hifz al-mal* within a multi-level framework offers a substantive response to the main critiques of integrating maqasid into public policy. First, this framework does not replace policy rationality with theological doctrine but rather provides ethical scaffolding that enriches policy evaluation with previously neglected value dimensions (Mubarak et al., 2022; Pradita & Darwanto, 2025). Second, the proposed transformations are gradual and contextual, beginning with pilot projects at the micro-meso levels before national adoption, thereby minimizing institutional disruption risks (Snyder, 2019; Subekti & Kensiwi, 2025). Third, the resulting indicators can be empirically validated through evidence-based policy standards without compromising normative depth (Snyder, 2019; Tariq, 2025).

Thus, this article constructs a robust defense against potential academic objections. This approach ensures that maqasid-based reconstruction does not become trapped in normative rhetoric but stands as a rigorous, applicable theoretical contribution ready for testing in the policy arena (Snyder, 2019; Tariq, 2025).

Vertical Coherence: Inter-Level Integration Mechanism

The primary advantage of the multi-level *maqasid al-Atiyyah* framework lies in its capacity to establish vertical coherence, an integration mechanism that ensures the synergistic flow of values, resources, and policy accountability from the micro level (individuals), through the meso level (community institutions), to the macro level (the state). Without such coherence, welfare policies risk becoming trapped in policy silos, where interventions at one level are misaligned with the capacities or needs of other levels, resulting in structural inefficiencies and unsustainable impacts (Chaney et al., 2024; Sajida, 2025). This section outlines three key mechanisms of vertical coherence: 1) consistent *maqasid* value flow, 2) impact-based evaluation feedback loops, and 3) strengthening meso institutional capacity as an implementation bridge. Although vertical coherence is essential, its implementation must adhere to the principle of subsidiarity, whereby decisions are made at the level closest to the competent community (Moiseeva, 2024).

The first mechanism, vertical coherence, begins with value consistency: the principles of *hifz al-nafs* and *hifz al-mal* must be operationally translated at each level without semantic distortion. At the micro level, this value manifests in the guarantee of individual fundamental rights (access to health, education, and economic security). At the meso level, the same value is translated into institutional distribution instruments (sharia cooperatives, community emergency funds, family resilience programs). At the macro level, this value serves as the foundation for equitable regulation and fiscal allocation (Anas Asy'ari Nashuha et al., 2025; Syamsuri & Irsyamuddin, 2019).

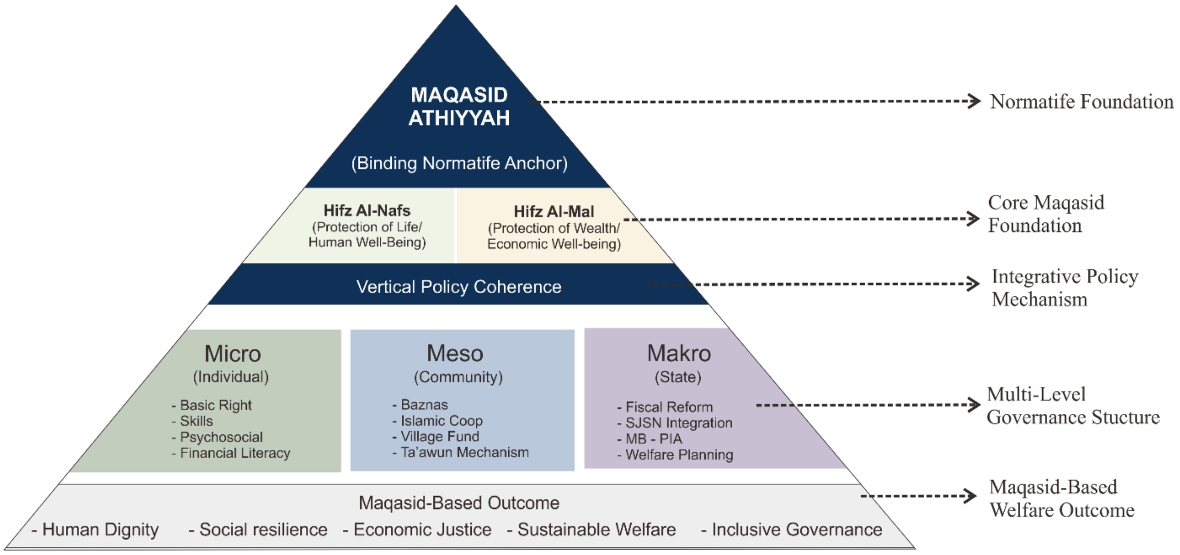
Proponents of the fragmented approach argue that the autonomy of policy levels allows for contextual flexibility and local innovation that cannot be achieved through rigid vertical standardization. However, substantive critiques demonstrate that without a normative anchor to align objectives across levels, this flexibility instead yields operational fragmentation, program overlap, and accountability deficits (Nadilla et al., 2022; Safitri et al., 2021). *Maqasid al-Atiyyah* offers a solution: rather than mere rigid procedural standardization, it provides theological alignment and consensus on the ultimate objective (holistic *maslahah*), which permits instrumental variation according to social context (Chapra, 2008; Pradita & Darwanto, 2025)

The second mechanism entails vertical coherence requiring a feedback loop mechanism that enables macro policy evaluation based on real impacts at the micro level, alongside feedback from meso communities to refine policy design. This mechanism addresses the weaknesses of conventional top-down models that frequently overlook implementation realities on the ground. Evaluations of regional social protection programs indicate that micro-level beneficiaries often encounter structural barriers (information access, complex bureaucracy) that remain undetected by national macro indicators. However, when meso institutions are involved in participatory monitoring, distribution accuracy and beneficiary satisfaction increase significantly (Kadji & Widiyanti, 2023; Subekti & Kensiwi, 2025). These findings confirm that *maqasid*-based feedback loops, which measure not only quantitative outputs but also qualitative dimensions such as dignity, participation, and procedural justice, can substantially enhance policy accountability and effectiveness (Snyder, 2019; Tariq, 2025).

Critiques of this approach focus on administrative complexity and the risk of evaluation fatigue at the implementation level. However, methodological responses indicate that *maqasid*-based feedback loops can be operationalized through simple yet meaningful composite indicators, alongside the utilization of digital technology to reduce reporting burdens (Melzatia et al., 2025). The key lies in a light-touch yet high-impact system design. Although vertical coherence is essential, its implementation must adhere to the principle of subsidiarity, whereby decisions are made at the level closest to the competent community. The feedback loop mechanism must be designed to capture this contextual variation without compromising core *maqasid* principles (Trisnawati et al., 2025).

In the third mechanism, the meso level frequently serves as the missing link in welfare policy: too strategic to ignore, yet too complex to standardize. Meso institutions such as regional BAZNAS, sharia cooperatives, civil society organizations, and community forums function as transmission belts that translate macro policies into contextual collective action at the micro level. Literature on Islamic philanthropy governance indicates that institutional capacity, social legitimacy, and collaborative networks are critical factors in the effectiveness of welfare program delivery (Kadji & Widiyanti, 2023; Mayasari et al., 2023). When meso institutions are accredited and structurally integrated, target accuracy and program sustainability tend to be higher. Conversely, institutional fragmentation risks generating an implementation gap: large budget allocations, yet minimal real impact at the beneficiary level. Conversely, when the meso level is weak or fragmented, macro policies risk experiencing an implementation gap: large budget allocations, yet minimal real impact at the beneficiary level (Mubarak et al., 2022). The following illustrates the proposed governance structure:

Figure 1. *Maqasid*-Based Welfare Governance Framework in a Multi-Level System



Source: Author

Figure 1 above illustrates a framework demonstrating that *hifz al-nafs* and *hifz al-mal* function as a normative foundation that integrates micro, meso, and macro policies through a vertical coherence mechanism. This integration is directed toward producing welfare that is not merely material but also encompasses the dimensions of human dignity, distributive justice, and sustainable social resilience. Within this framework, the meso level occupies a strategic position as a connector between macro policy orientation and the real needs of society at the micro level.

Therefore, *maqasid*-based transformation proposes three meso capacity strengthening strategies: 1) technical-managerial capacity building that integrates sharia governance principles (transparency, accountability, participation), 2) fiscal incentives and regulations that support cross-sector collaboration between state institutions and Islamic philanthropy institutions, and 3) integrated digital platforms for data coordination, monitoring, and inter-institutional learning (Melzatia et al., 2025; Widiastuti et al., 2022). Overall, the proposed vertical coherence mechanism does not claim to be an instant solution, but rather an adaptive framework requiring gradual and contextual implementation. Key critiques concerning the integrity of maqasid in public policy, including administrative complexity, the risk of theological bias, and challenges in evidence-based evaluation, can be addressed through three operational principles. First, gradualism should be applied by initiating pilot projects at the micro and meso levels before national adoption, allowing iterative learning and contextual adjustment (Auda, 2021). Second, value universalism should emphasise universal maqasid principles, such as justice, dignity, and *maslahah*, which are broadly acceptable across religious backgrounds rather than relying on exclusive theological doctrines (Isnan et al., 2025). Third, mixed-methods validation should integrate quantitative indicators, including fiscal efficiency and programme coverage, with qualitative indicators, such as perceptions of justice and psychosocial resilience, to satisfy evidence-based policy standards while preserving normative depth (Snyder, 2019; Tariq, 2025).

Positionally, this article fills a conceptual gap in recent literature by bridging *maqasid* discourse and public policy design through a measurable multi-level framework a contribution not yet offered by prior studies, which tend to be fragmented at a single level of analysis or purely normative (Haq & Wahab, 2019; Sajida, 2025). However, as a conceptual study, this research has three main limitations: 1) the generated indicators require empirical validation through structured surveys or policy experiments; 2) the analytical focus is limited to the Indonesian context, meaning cross-jurisdictional generalization necessitates cultural and institutional calibration (Tabash et al., 2026); and 3) the ecological dimension (*hifz al-bi'ah*) is deliberately delimited to maintain analytical sharpness on the two priority dimensions.

The integration of the environmental dimension in the development of this framework is a logical and necessary step, as ecological degradation causally threatens *hifz al-nafs* (through health risks and declining quality of life) as well as *hifz al-mal* (through the loss of productive assets and climate-based economic shocks) (Marwah et al., 2025; Trisnawati et al., 2025) Based on these limitations, the subsequent research agenda includes: 1) quantitative validation of *maqasid* indicators through the Analytic Hierarchy Process (AHP) or Structural Equation Modeling (SEM) methods; 2) cross-Muslim country comparative studies to test the framework's sensitivity to institutional context variations; and 3) testing of a three-dimension integration model (*nafs, mal, bi'ah*) to measure synergies and trade-offs among *maqasid* dimensions in sustainable policy governance aligned with the SDG agenda (Haq & Wahab, 2019; Ulfah Alfiyah Darajat, 2025).

CONCLUSION

This study concludes that *maqasid al-Atiyyah* offers a dynamic and systemic framework for reconstructing a vertically coherent welfare state. By focusing the analysis on two priority dimensions *hifz al-nafs* and *hifz al-mal* across the micro, meso, and macro levels, this research demonstrates the potential to transform existing policies from a fragmentary approach toward value-based integration. The findings confirm that welfare cannot be reduced solely to material indicators; rather, it requires the harmonization of spiritual, social, and economic dimensions aligned through a *maqasid*-based binding normative anchor. However, the success of this reconstruction is not automatic, but depends on three fundamental prerequisites: (1) political commitment to revise policy evaluation frameworks, (2) adequate meso-level institutional capacity, and (3) effective cross-sectoral coordination mechanisms.

Theoretically, this article operationalizes the systemic principles of *Maqasid* (cognition, wholeness, purposefulness) into multi-level policy design, which has previously been discussed predominantly at philosophical or macro-economic levels. Unlike prior studies that map *maqasid* statically, this framework offers a conceptual breakthrough by translating the principle of *tanmiyah* into measurable technical parameters at the micro, meso, and macro levels. This contribution fills a literature gap regarding the integration of normative values into a vertically coherent public governance architecture.

For regulators, the integration of *maqasid* principles into fiscal design and social security requires revising policy evaluation frameworks to incorporate non-material indicators such as social cohesion and distributive justice. For academics, an empirical research agenda is needed to test the validity of *maqasid* indicators through quantitative methods (AHP, SEM) and cross-country comparative studies. For practitioners, strengthening the capacity of Islamic social finance institutions (BAZNAS, LAZ, waqf) as actors becomes crucial to bridge macro policies with the micro needs of society. The reconstruction of a *maqasid al-Atiyyah*-based welfare state is not merely a theoretical alternative, but a strategic imperative to realize welfare that is just, sustainable, and oriented toward the holistic *maslahah* of humanity. In an era of technological disruption and multidimensional crises, an approach that integrates transcendental values with rational governance is no longer a choice, but an urgent necessity to build authentic and dignified social resilience.

ACKNOWLEDGEMENTS

The authors sincerely thank all parties who contributed to the completion of this study through academic support, constructive feedback, and valuable discussions. Their contributions were instrumental in developing the Maqasid al-Atiyyah-based welfare framework that integrates spiritual, social, and economic dimensions within multi-level governance. The authors hope that this study will contribute to further theoretical development, empirical research, and policy innovation towards a more just, coherent, sustainable, and human-centred welfare system.

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