

Integrating *Mawarith* in Islamic Social Finance to Advance Economic Growth (SDG 8) and Responsible Consumption (SDG 12)

Indah Puspitasari¹, Atha Mahdi Muhammad², Saim Kayadibi³

¹Centre for Mawarith Studies (CMS), Faculty of Sharia and Law, University of Darussalam Gontor, Indonesia

^{2,3}Marmara University Institute of Islamic Economics and Finance (MUISEF), Türkiye
Email: indahpuspitasari@unida.gontor.ac.id¹, atha.mahdi@marun.edu.tr², saim.kayadibi@marmara.edu.tr³

Abstract

Islamic inheritance law (*mawarith*) provides a crucial mechanism for ensuring justice and equity in the distribution of wealth among Muslim families. Beyond its personal scope, *mawarith* holds significant socio-economic potential when linked with Islamic social finance. Drawing on the Islamic moral economy perspective particularly the *maqāṣid* principle of *hiḍḍ al-māl*, this study examines how utilizing inherited wealth productively, by integrating it with instruments like *waqf*, *zakat*, *sadaqah*, and *hibah*, can contribute to enhancing inclusive economic growth (SDG 8) and supporting responsible consumption (SDG 12). Using a qualitative method based on analysis of Islamic legal texts and inheritance practices, the study develops a conceptual explanation showing how *mawarith* ensures fair distribution, reduces the likelihood of disputes, and opens pathways for economic justice and asset sustainability. When integrated with Islamic social finance tools, *mawarith* has the potential to unlock dormant capital, strengthen community resilience, and encourage locally grounded economic activity. Furthermore, these mechanisms naturally help *mawarith* advance the achievement of SDG 8 and SDG 12, supporting inclusive growth, circular prosperity, and intergenerational equity. The paper therefore recommends raising awareness of the economic potentials of *mawarith* and incorporating *mawarith* into national development policies to realize its full potential. *Mawarith* linked to Islamic principles on global development goals can be a powerful tool for achieving economic inclusivity and sustainability.

Keywords: Islamic inheritance law, Islamic social finance, SDG 8, SDG 12, economic sustainability

Introduction

Islamic inheritance law, or *mawarith*, forms a significant part of Islamic jurisprudence. It concerns the distribution of wealth among relatives upon the death of a family member in a manner that is just and fair. The rules of inheritance are clearly mentioned in the Quran in Surah An-Nisaa' (verses 7, 11, 12, and 176). These instructions from the Almighty divide the shares between heirs including children, spouses, parents, and siblings with due avoidance of excessiveness and deficiency.¹ Islamic scholars have pointed out that adherence to such laws is a form of submission to a divine dictate, not merely a matter of legality or culture.² It means that by respecting these regulations, Muslims fulfill a religious obligation while upholding rights to equity and family harmony. Furthermore, proper implementation

¹ Wahbah Zuhaili, *Fiqh Islam Wa Adillatuhu*, e.d. Budi Perma di, *Darul Fikir*, 10 (Transl, Vol. 53 (Jakarta: Gema Insani, 2011).

² Wahbah Zuhaili, *Tafsīr AL-Munīr Fī AL-Aqīdah Wa AL-Syarī'ah Wa AL-Manhāj*, Gema Insani, Vol 2, No. 9 (Jakarta: Gema Insani, 2018).

of *mawarith* ensures that no hoarding or mismanagement of wealth occurs within the family, thereby upholding economic sustainability.³

However, despite this clear framework, *Mawarith* often faces practical challenges. Many studies show that a number of Muslim families have failed to apply it successfully. Lack of knowledge, or deliberate disregard for the Islamic code of law, the bereaved family members continue to suffer at the hands of unjust or delayed distributions.⁴ Since *Mawarith* is part of God's instructions, disobeying it would be against Him and would simultaneously contradict the Islamic worldview (*aqidah*), which emphasizes justice, fairness, and the preservation of family ties.⁵ The neglect of *Mawarith* also has significant economic repercussions, as wealth that could have been productively used remains idle due to unresolved inheritance dispute.⁶

Disputes over inheritance, if not resolved, often lead to mismanagement of wealth. The literature highlights that assets such as land, property, and businesses become unutilized due to conflicts.⁷ As a matter of fact, many Muslim-majority countries have the same problem where a huge portion of land and property is purposefully kept out of economic use due to unresolved inheritance issues. Research in Malaysia and Indonesia indicates that properties may remain unused for many years when inheritance conflicts are not settled because family members cannot reach an agreement.⁸

Whereas, from the Islamic perspective, proper application of *Mawarith* is a matter of faith and obedience to Allah. The laws of inheritance, in fact, constitute the divine command so as to make sure that justice and equity are maintained between family members for the distribution of wealth in an Islamic way.⁹ Benefits accruing from the implementation of *Mawarith* are multi-dimensional, fair distribution of inheritance, and in the most appropriate Islamic manner allows the productive utilization of the assets for long-term economic empowerment of heirs.¹⁰ For example, land or property divided equitably may be utilized in farming, real estate development, or investment, hence providing a sustainable source of income for future generations. Along with this, by adhering to *Mawarith*, families can avoid the economic losses associated with inheritance disputes.¹¹

³ M. Umer Chapra, *Islam and the Economic Challenge*, vol. 2 (Riyadh: The Islamic Foundation and The International Institute of Islamic Thought, 1992).

⁴ Z H Ghul, M H Yahya, and A Abdullah, "Wasiyyah (Islamic Will) Adoption and the Barriers in Islamic Inheritance Distribution among Malaysian Muslims," *International Journal of Humanities Social Sciences and Education (IJHSSE)* 2, no. 1 (2015): 2349.

⁵ Chapra, *Islam and the Economic Challenge*.

⁶ Jaiya Abu et al., "Challenges of Idle Small Estate Issues and Potential Solution/ Cabaran Isu Tanah Pusaka Terbiar Dan Potensi Penyelesaian," *Sains Humanika* 14, no. 3 (August 25, 2022): 49–55, <https://doi.org/10.11113/SH.V14N3.1954>.

⁷ Indah Puspitasari and Amin Wahyudi, "Asset Management in Islamic Inheritance: A Solution for Economic Empowerment Obstacles," *Islamic Economics Journal* 10, no. 1 (June 22, 2024): 1–17, <https://doi.org/10.21111/IEJ.V10I1.11071>.

⁸ Rahmawati Mohd Yusoff et al., "A Comparative Analysis of Frozen Estates in Malaysia and Indonesia," *International Journal of Social Science Research* 11, no. 2 (2023): 133, <https://doi.org/10.5296/ijssr.v11i2.21591>.

⁹ Masudul Alam Choudhury, "Principles of Islamic Economics" 19, no. 1 (1983): 93–103.

¹⁰ Dian Berkah and Tjiptohadi Sawarjuwono, "Inheritance Wealth Distribution Model and Its Implication to Economy," *Humanities and Social Sciences Reviews* 7, no. 3 (2019): 1–10, <https://doi.org/10.18510/hssr.2019.731>.

¹¹ Md Yazid Ahmad, Nor Yani Isa, and Anwar Fakhri Omar, "Analysis of Heir Pre-Investigation

This research adopts Mehmet Asutay's Islamic moral economy¹² as its primary theoretical anchor, reading *Maqāṣid al-Sharī'ah* and specifically *hifz al-māl* as an institutional criterion for evaluating inheritance practices. Asutay's framework shifts the analytic focus from formal compliance toward socio-economic outcomes¹³ which rules and institutions are valuable insofar as they sustain distributive justice, prevent wealth concentration, and keep assets productive. It is worth noting that the study does not treat *mawarith* as an Islamic social finance instrument, rather it proposes *mawarith* as an interface that can be linked with ISF instruments such as *waqf*, *zakat* mechanisms, and philanthropic trust arrangements to convert dormant inheritance assets into productive community resources. This conceptualisation is supported by recent discussions on *waqf*-family solutions and practical mechanisms, such as family *waqf* and testamentary structures that reconcile succession law with long-term asset stewardship.¹⁴ By doing so, it also provides the causal pathway by which *mawarith* may contribute to economic growth (SDG 8) and, indirectly, to more localized, sustainable consumption and production patterns (SDG 12).

Sustainable Development Goal (SDG) 8 aims to ensure inclusive economic growth, productive employment, and decent work for all.¹⁵ These cannot be achieved without the tiny economic unit that is the family.¹⁶ Stability in a family contributes to broader stability in an economy.¹⁷ Accordingly, the lack of efficiency in the proper management of family wealth dampens efforts toward this path and therefore promotes poverty and inequality. Islamic inheritance can be viewed as one such concept that helps bridge this deficit. *Mawarith* prevents the accumulation of wealth and reduces income disparity, thereby promoting economic activity and ensuring an equitable distribution of assets among family members and communities.¹⁸

Meanwhile, Goal 12 focuses on promoting sustainable consumption and production, which is essential for protecting the livelihoods of both current and future generations. One practical way to support this goal is to shop, eat, and drink locally.¹⁹ This helps keep people employed and ensures that money stays within the community. The concept of *mawarith* closely aligns with this idea, as it encourages responsible management of inherited wealth. Instead of letting assets go to waste, *mawarith* promotes the fair distribution and continued use of resources. This includes

Mechanism: According to Shari'ah Perspective," *Mediterranean Journal of Social Sciences* 5, no. 29 (2014): 107–12, <https://doi.org/10.5901/mjss.2014.v5n29p107>.

¹² Mehmet Asutay, "Islamic Moral Economy: Bringing Back Substantive Morality to Humanise Islamic Finance," *Global Policy* 16, no. 1 (2025): 7–11, <https://doi.org/10.1111/1758-5899.13487>.

¹³ Mehmet Asutay, "Frontier of Islamic Economics and Finance : New Challenges Conceptualising and Locating the Social Failure of Islamic Finance : Aspirations of Islamic Moral Economy vs the Realities of Islamic Finance," *Asian and African Area Studies* 11, no. 2 (2012): 93–113; Asutay, "Islamic Moral Economy : Bringing Back Substantive Morality to Humanise Islamic Finance."

¹⁴ Muslim Marpaung and Irma Suryani Lubis, "The Revival of Family Waqf : A Systematic Review of Law, Governance , and Intergenerational Wealth Preservation," *International Journal of Law and Society* 2, no. 4 (2025): 107–13.

¹⁵ UN, "High-Level Political Forum on Sustainable Development: Discussion on SDG 8."

¹⁶ Bahira Sherif Trask, "Addressing Sustainable Development from a Family Lens," 2016.

¹⁷ Erika Knye, "Home Economics and Development," *Development Southern Africa* 2, no. 1 (1985): 89–96, <https://doi.org/10.1080/03768358508439128>.

¹⁸ Chapra, *Islam and the Economic Challenge*.

¹⁹ UN, "UN-Goal 12," n.d.

supporting businesses left behind by the deceased, helping them remain active and contributing to the local economy.

The connection between *mawarith* and SDG 8 and 12 lies in its ability to transform inherited assets into productive resources. For instance, properly distributed land can be used for agriculture or business ventures.²⁰ This not only benefits individual families but also helps stimulate local economies. Furthermore, *mawarith* contributes to social justice by reconciling disputes and ensuring fair distribution, which is central to SDG 8. *Mawarith* collectively implemented among Muslim families, can thus create a snowballing effect and contribute to sustainable economic growth on a broader scale.

This study introduces a novel conceptual integration by positioning *mawarith* as an institutional interface that enables the mobilisation of inheritance assets for productive economic use, thereby helping to optimise the volume of ISF tools. No prior research has theorised *mawarith* within a coordination framework that links Islamic inheritance settlement efficiency, asset utilisation, and household-level economic performance to broader Islamic social finance structures. Furthermore, this study develops a new conceptual model that clarifies the economic mechanisms through which unresolved inheritance can generate asset dormancy and deadweight loss, and how timely, Sharia-compliant distribution can contribute to economic growth (SDG 8) and support more sustainable local production and consumption patterns (SDG 12).

However, all this potential is significantly hampered by obstacles such as family feuds, cultural resistance, and a general lack of awareness about *mawarith*. This further leads to economic loss and social conflict. Thus, the literature indicates an important gap. While much has been focused on the legal aspects of *mawarith*, there is a clear gap regarding how inheritance distribution can be institutionally coordinated with Islamic social finance mechanisms. Current research does not examine the operational interfaces, or asset-mobilisation pathways that could connect timely inheritance settlement with broader socio-economic instruments such as *zakat* or *waqf*-based programs. Likewise, no prior studies develop a conceptual model that explains how these coordination mechanisms could support economic growth (SDG 8) and sustainable local production or consumption patterns (SDG 12). Therefore, this study aims to examine how *mawarith* can serve as an interface linking inheritance distribution to the broader Islamic social finance ecosystem. It also seeks to outline a conceptual pathway showing how effective inheritance settlement can contribute to economic growth (SDG 8) and support more sustainable local production and consumption patterns (SDG 12).

Literature Review

Inheritance and its economic and social impacts have been discussed at length and from many angles in the literature. Discussions span a wide range of issues related to inheritance distribution models, management practices, and wider impacts

²⁰ Dian Berkah, Tjiptohadi Sawarjuwono, and Abd Hadi, *How to Manage Inheritance Wealth Productive Can Increase Economic Value on Agriculture Sector in Gresik*, vol. 1 (Atlantis Press SARL, 2023), https://doi.org/10.2991/978-2-38476-022-0_16.

on inequality in wealth, economic empowerment, and sustainable development. Overall, these eight studies present a holistic view of how much potential exists for transformation by the inheritance system. What follows is a detailed synthesis of the findings.

The research conducted by Dian Berkah and Tjiptohadi Sawarjuwono (2019) elaborates on the development of a strategic model of the distribution of inheritance wealth in Indonesia. They recommend using the wealth of inheritance as public funds along with *zakat*, *infaq*, *shodaqoh*, and *waqf*. This model can reduce conflict and disputes among families due to wealth distribution, or even the hoarding of wealth, to ensure the reduction of the gulf between economic classes. Their findings bring into sharp focus that an effective and equitable inheritance system is one that will not only promote social cohesion but also contribute to overall economic fairness.²¹

Berkah, Sawarjuwono, and Abd Hadi (2023) further explore the aspect of inheritance management practices within the agricultural sector in Gresik of Indonesia. They present evidence that inheritance management often follows a sequential trend down generations, sometimes up to grandsons who represent the second generation of the family. Two inheritance management typologies were identified based on this study: one controlled by the structure of organization and the other by the pressure from heirs. More than this, it identifies seven typologies of the models of productive inheritance management that enhance economic value for agricultural assets. This evidence underscores the potential of strategic inheritance management for maintaining economic productivity across generations.²²

Puspitasari and Wahyudi (2024) explore Islamic inheritance principles as one of the solutions to the challenge of economic empowerment. This study emphasizes structured practices such as educating the family about Islamic inheritance, keeping correct records of properties and debts, and making sure ownership is properly documented. They also recommend using inherited property productively to set up enduring financial security for individuals and families. The paper tries to balance Islamic principles with practical means of maximizing the economic benefit of inheritance.²³

Karim (2021) explores the economic implications of Islamic inheritance systems. Some of the important benefits reported are the distribution of wealth across a larger group, triggering markets, and the presence of fairness in wealth allocation. The Islamic inheritance system also contributes to maintaining the capital of the deceased without misusing it or permitting dependants to reach the level of poverty in life after the death of their benefactor. In addition, the system combats poverty, decreases unemployment, and works toward a moderate economic structure that reduces class-based differences. These principles reflect the intrinsic goals of equity within Islamic economic systems.²⁴

²¹ Berkah and Sawarjuwono, "Inheritance Wealth Distribution Model and Its Implication to Economy."

²² Berkah, Sawarjuwono, and Hadi, *How to Manage Inheritance Wealth Productive Can Increase Economic Value on Agriculture Sector in Gresik*.

²³ Puspitasari and Wahyudi, "Asset Management in Islamic Inheritance: A Solution for Economic Empowerment Obstacles."

²⁴ Shadi Anwar Karim Alshawaki, "Economic Impacts of the of Inheritance System in Islam,"

Adnan et al. (2024) discuss the socio-economic impacts of Islamic inheritance distribution in modern contexts. Their findings show that equal sharing of inheritance develops economic and social justice. However, the implementation of inheritance laws is often hindered by a number of factors, including lack of awareness, procedural delays, and internal family disputes. These barriers underline the need for the adaptation of Islamic inheritance laws to modern legal and social frameworks for them to be relevant and effective.²⁵

In contrast, Starbird, Norton, and Marcus (2016)²⁶ and Trask (2021)²⁷ do not directly address inheritance but provide a developmental foundation by discussing how family structures contribute to SDGs achievement. Their insights illustrate that sustainable development is rooted in family-level governance of resources, which indirectly affirms the relevance of inheritance systems as mechanisms of intergenerational asset transfer. Although jurisprudential content is absent, both studies highlight that family-centered resource distribution (central to *mawarith*) is crucial for achieving economic stability, human capital development, and equitable consumption.

These studies give meaning to the transformative potential of inheritance systems in reducing wealth inequality, promoting economic empowerment, and supporting sustainable development. Nevertheless, a number of gaps still remain, including the need for further research on the long-term effects of inheritance on wealth inequality, especially in contexts where the wealth mobility is short-lived. While much of past research has focused on how inheritance systems can contribute to reducing wealth inequality and promoting economic empowerment, a number of research gaps still exist in terms of long-term effects of inheritance on wealth mobility, integrating the practice of inheritance with the SDGs, and adapting Islamic inheritance laws to modern socio-economic contexts.

Overall, while the reviewed studies recognize the transformative potential of inheritance systems, few explicitly integrate Islamic legal frameworks with contemporary development metrics. Jurisprudence provides normative guidance on fairness, equity, and asset protection, whereas development economics evaluates long-term impacts on inequality, productivity, and intergenerational mobility. The gap lies in connecting these two spheres in a coherent model.

Therefore, this study advances the literature by proposing an integrated model that harmonizes Islamic inheritance principles with global development goals. Such a model situates *mawarith* not merely as a legal distribution formula but as an economic instrument for promoting equitable wealth redistribution, preserving asset productivity across generations, and supporting responsible consumption patterns, thereby contributing to a more just and sustainable economic system.

Zanco Journal of Humanity Sciences 25, no. 2 (2021): 47–57.

²⁵ Mohammad Adnan et al., “Economic and Social Impact of Islamic Inheritance Distribution (an Analysis of The Development and Adaptation of Inheritance Law in the Modern Context),” *Qisth: Jurnal Studi Dan Penelitian Hukum Islam* 2, no. 1 (2024), <https://doi.org/10.36420/Qisth>.

²⁶ Ellen Starbird, Maureen Norton, and Rachel Marcus, “Investing in Family Planning: Key to Achieving the Sustainable Development Goals,” *Global Health Science and Practice* 4, no. 2 (2016): 191–210, <https://doi.org/10.9745/GHSP-D-15-00374>.

²⁷ Trask, “Addressing Sustainable Development from a Family Lens.”

The Principles and Economic Logic of Mawarith

Mawarith has a close link to the economy because it specifically deals with managing how family wealth is divided. Families or households are, in an economic perspective, one of the essential actors along with businesses and governments. However, families are very often perceived as small, insignificant actors compared to these two major actors.²⁸ But on the other hand, families have an important role in shaping society and become the very foundation to develop a nation itself. The reason being, during the time of Hijaz at the era of Mecca and Medina, the tribes were considered to be the real units of society, and men were mostly recognized for holding economic power.²⁹

Mawarith system, constituted in Quran and Hadith led to the big change in shifting the whole societal structure from the tribal system to the nuclear family model, which centers on husband, wife, and children. This change amply demonstrates how the *mawarith* system propels fairness in ensuring wealth is shared up better within the family. This way, it helps cement the family unit, which is the core of social structures. For this reason, Islamic law of inheritance through the application of *mawarith* contributes to building a well-balanced and equitable social and economic structure from the family level.³⁰

Moreover, *mawarith* is one of the bases of the distribution of wealth in Islam, along with *zakah*, *infaq*, *sadaqah*, and *waqf*. It finds its root in the Holy Quran and Hadith but is often seen only from the point of view of a legal institution of Islamic law, Sharia, whereby the influence of it upon the economy cannot clearly be seen in these countries where there arises an anomaly in the distribution of wealth.³¹ Due to this, inheritance has not been amongst major focuses in Islamic economics research though it plays a key role in propagating fair distribution of wealth across society. This dearth of attention towards it has made it an overlooked topic in economic studies.³²

Moreover, *mawarith* is an important part of the economy when it comes to ensuring fairness in the distribution of wealth among heirs. This practice contributes to the economic balance in families and avoids concentration within specific communities or among people who are already wealthy.^{33,34} What is interesting about the *mawarith* system is the share allocated to each heir, which is based on the

²⁸ Berkah and Sawarjuwono, "Inheritance Wealth Distribution Model and Its Implication to Economy."

²⁹ David S Powers, "The Islamic Inheritance System: A Socio-Historical Approach," *Arab Law Quarterly* 8, no. 1 (1993).

³⁰ Berkah and Sawarjuwono, "Inheritance Wealth Distribution Model and Its Implication to Economy."

³¹ Ibid.

³² Muhamad Mu'izz Abdullah, Naimah Mohamad Nasir, and Nurul Fadly Habidin, "The Viability of Islamic Estate Planning in Malaysian Muslim Market: A Bibliometric Analysis Indexed by Scopus from 2015 to 2021," *The Journal of Muamalat and Islamic Finance Research*, Vol. 20, No. 1, (2023): 1–23, <https://doi.org/10.33102/jmifr.436>.

³³ Berkah and Sawarjuwono, "Inheritance Wealth Distribution Model and Its Implication to Economy."

³⁴ Indra Sholeh Husni, "Konsep Keadilan Ekonomi Islam Dalam Sistem Ekonomi: Sebuah Kajian Konseptual," *Islamic Economics Journal*, Vol. 6, No. 1 (June 17, 2020): 57–74, <https://doi.org/10.21111/iej.v6i1.4522>.

responsibilities linked to him. This would involve, for example, that a male heir is given twice the share of a female heir. As might be perceived, this may be seen as unequal; it merely recognizes, however, the practical reality that men traditionally bear much greater financial responsibilities as leaders of the family.³⁵ This rule is not meant to discriminate against women rather, as Powers, 1993, gives reason that the *mawarith* rules were designed to protect the rights of women along with other vulnerable heirs. More often than not, in pre-Islamic times, the inheritance completely passed on to the male relatives, such as the brother of the deceased. At any rate, *mawarith* ensures that one's wife and daughters also receive their rightful amount of a deceased's wealth. Such an approach has its focus on fairness and avoids economic injustice to make sure all members of one's family receive what rightfully belongs to them, toward general balance and harmony.³⁶

Apart from its role in distributing family wealth, inheritance can also contribute to the accumulation of a public fund whenever possible, as in the case of *zakat* and *waqf*. According to Ghafur as quoted by Berkah, there are two major agents of wealth distribution in an Islamic economy which are the government and the community. The two institutions complement each other in the equitable and effective management of wealth for the fulfillment of societal needs in addition to economic equity within the larger society of Muslims.³⁷

Islamic Social Finance: A Framework for Sustainable Redistribution

Islamic social finance refers to a set of financial mechanisms rooted in Shariah principles designed to achieve social justice, reduce inequality, and promote inclusive economic development. It includes instruments such as *zakat*, *waqf*, *sadaqah*, and *qard hasan*, each of which serves to circulate wealth, empower marginalized communities, and ensure responsible and ethical financial behaviour.^{38,39}

Unlike conventional social finance, Islamic social finance integrates the spiritual imperative of wealth purification with practical tools for economic redistribution. These mechanisms are inherently aligned with the Sustainable Development Goals (SDGs), particularly SDG 8 and SDG 12. For instance, *zakat* and *waqf* have historically funded public goods such as education, healthcare, and infrastructure which contribute to economic productivity and decent job creation.⁴⁰ Simultaneously, the ethical underpinnings of Islamic finance discourage overconsumption, waste,

³⁵ Abdulmajeed Hassan Bello, "Islamic Law of Inheritance: Ultimate Solution to Social Inequality against Women," *Arab Law Quarterly*, Vol. 29, No. 3 (2015): 261–73, <https://doi.org/10.1163/15730255-12341301>.

³⁶ Powers, "The Islamic Inheritance System: A Socio-Historical Approach."

³⁷ Berkah and Sawarjuwono, "Inheritance Wealth Distribution Model and Its Implication to Economy."

³⁸ Mohammed Obaidullah and Nasim Shah Shirazi, "(PDF) Islamic Social Finance Report 2015," IRTI (Islamic Research & Training Institute), 2015, https://www.researchgate.net/publication/283350015_Islamic_Social_Finance_Report_2015.

³⁹ Rahasia Taufiqi Al Ayyubi and Shally Nur Rasyida, "Pengaruh Distribusi Zakat, Infaq, Sedekah Dan CSR Terhadap Penurunan Ketimpangan Sosial," *Islamic Economics Journal*, Vol. 7, No. 2 (December 25, 2021): 135–49, <https://doi.org/10.21111/IEJ.V7I2.6538>.

⁴⁰ Mahmoud Mohieldin et al., "The Role of Islamic Finance in Enhancing Financial Inclusion in Organization of Islamic Cooperation (OIC) Countries," December 1, 2011, <https://doi.org/10.25148/ETD.FI14050439>.

and exploitative practices, which directly support the principles of sustainable production and consumption.⁴¹

Recent research emphasizes the untapped potential of integrating Islamic social finance with modern development planning and impact investment strategies.⁴² According to a joint study conducted by the World Bank and the Islamic Research and Training Institute (IRTI) under the Islamic Development Bank (IDB), the potential value of global zakat collections is estimated to range between \$550 billion and \$600 billion annually. However, formal zakat institutions are currently able to manage only around \$10 billion to \$15 billion each year.⁴³ As the country with a huge number of Muslim, Indonesia possesses significant potential for *zakat* mobilization. The annual *zakat* potential has been projected at IDR 217.3 trillion, averaging around IDR 1,049,758 per person. Despite this, actual *zakat* collection remains significantly lower than its potential. In 2019, personal zakat mal contributions totaled IDR 3.951 trillion, while institutional *zakat mal* collected reached IDR 305.7 billion, and *zakat fitrah* amounted to IDR 1.406 trillion. Altogether, these figures represent merely 2.86% of the potential. By 2022, the collection rate had improved slightly to 6.87%.⁴⁴

In this context, Islamic inheritance law can be strategically positioned within the broader framework of Islamic social finance. By ensuring transparent and just distribution of wealth, *mawarith* can channel dormant or fragmented assets into productive use. This can be through family enterprises, social endowments (*waqf ahli*), or structured charitable giving. For example, Pondok Modern Gontor, as an educational institution, has adopted both the *mawarith* and *waqf* systems in ways that provide broad benefits to the Muslim community. Through its *waqf* system, the boarding school continues to grow and generate lasting positive impacts for society. Integrating *mawarith* with *waqf* can enhance asset accumulation and promote a more equitable distribution of wealth.⁴⁵ This synergy reinforces the circularity of wealth, sustainability of livelihoods, and long-term investment in both *dunya* (worldly life) and *akhirah* (afterlife).

⁴¹ Asyraf Wajdi Dusuki, "Understanding the Objectives of Islamic Banking: A Survey of Stakeholders' Perspectives," *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 1, No. 2 (June 20, 2008): 132–48, <https://doi.org/10.1108/17538390810880982/FULL/PDF>.

⁴² Adamu Abubakar Muhammad et al., "Relevance of Zakat and Waqf Models to Achieve Sustainable Development Goals of Water and Sanitation in North Eastern Nigeria," *Islamic Economics Journal*, Vol. 9, No. 2 (December 12, 2023): 187–98, <https://doi.org/10.21111/iej.v9i2.10473>.

⁴³ Nicky Aulia Widadio, "World Zakat Forum: Optimizing Funds to Reduce Poverty," <https://www.aa.com.tr>, 2019, <https://www.aa.com.tr/en/middle-east/world-zakat-forum-optimizing-funds-to-reduce-poverty/1640107>.

⁴⁴ Amri Amir et al., "Zakat Management in Indonesia and Malaysia and the Influence of Poverty Levels, Unemployment, and HDI on Zakat Collection with Income Per Capita as a Moderating Variable," *International Research Journal of Economics and Management Studies IRJEMS* 4, no. 1 (2025), <https://doi.org/10.56472/25835238/IRJEMS-V4I1P106>.

⁴⁵ Fadhila Tianti Mudi Awalia et al., "Sustainable Living Legacy Integrated from Mawarith Linked Waqf," *AL-IKTISAB: Journal of Islamic Economic Law* 8, no. 1 (May 1, 2024): 59–72, <https://doi.org/10.21111/ALIKTISAB.V8I1.11727>.

Methodology

This paper applies a qualitative library research method⁴⁶ to discuss how Islamic inheritance law has influenced family wealth sustainability to comply with Sustainable Development Goal (SDG) 8 and 12. This work embarks on qualitative analysis through a wide range of written sources ranging from Islamic legal texts, academic articles, and reports on inheritance practices and their economic consequences.⁴⁷ It seeks to find out how the principles of *mawarith* facilitate the sharing of wealth within the family for economic sustainability and social development. A critical review of the literature that an understanding of the rules and principles of *mawarith* and the shortcomings in the way these laws are currently applied will be obtained. This analysis helps answer the core research question by elaborating on how *mawarith* can be optimized to enhance family wealth management and hence contribute to attaining SDG 8 and 12.

Result and Discussion

Integrating Mawarith into Islamic Social Finance for Productive Redistribution

The Wealth re-distribution in the Islamic economic system has been made an integral mechanism to achieve social and economic justice. It reflects the moral and divine principles underlying all financial transactions. Islamically, wealth is fundamentally perceived as belonging absolutely to Allah, the Creator and Sustainer of all creation. This theological perspective therefore informs that humans are mere trustees of wealth, which should circulate broadly within society and never be concentrated in the hands of a privileged few. The Qur'an emphasizes this requirement in Al-Hashr [59:7]: "so that it (wealth) may not circulate only between the rich among you." This is further reinforced by holistic models for distribution, including, but not limited to, *zakat*, *mawarith*, and other non-compulsory yet recommended actions such as *infaq*, *sadaqah*, *hibah*, and *wasiyyah*.

Zakat and *mawarith* are two of the main instruments of re-distribution of wealth, which stress the importance of obligation to be carried out in order to achieve equity and reduce inequality.⁴⁸ *Zakat* ensures that a portion of the income or assets of the rich is transferred to the underprivileged, directly addressing poverty and economic disparity. On the other hand, *mawarith* is responsible for the distribution of the wealth of a deceased by giving shares to family members in four main familial directions or generations.⁴⁹ This is a very detailed process that protects familial rights and keeps the peace by avoiding any potential disputes over inheritance.

In practical application, *mawarith* distribute wealth equitably, apart from the preservation of family and societal structures. It is a somewhat meticulous system to guide how wealth is distributed correctly to the right person to maintain

⁴⁶ Mestika Zed, *Metode Penelitian Kepustakaan*, 4th ed. (Jakarta: Yayasan Pustaka Obor Indonesia, 2017).

⁴⁷ Moh. Nazir, *Metode Penelitian*, Keempat (Jakarta: Ghalia Indonesia, 1999).

⁴⁸ Berkah and Sawarjuwono, "Inheritance Wealth Distribution Model and Its Implication to Economy."

⁴⁹ Nicholas Oulton, "Inheritance and the Distribution of Wealth," *Oxford Economic Papers* 28, no. 1 (1976).

responsibility within the circle of the family.⁵⁰ This indeed is justice as ordained in Islam on principles of equity and accountability. Addressing the issues of wealth concentration and equal opportunities, *mawarith*, therefore, assists in eradicating social inequalities and falls in line with the greater intent of the Islamic economic system.⁵¹

Wealth re-distribution in Islam is also imbued with ethical dimensions, especially regarding morals in financial dealings. Inheritance through *mawarith* is structured meticulously to ensure that the process is ethical and just.⁵² *Mawarith* sanctifies the re-distribution of wealth by ensuring the rights of heirs through detailed apportionment and protecting the wealth from being acquired through means that deny others their due shares. Moreover, these principles are in concert with Islamic social ethics, which has the mutual well-being of persons and communities as a fundamental objective of human life.⁵³

The Islamic system of inheritance constitutes an important mechanism for economic growth and prosperity, primarily through equitable distribution of income. The system distributes such resources in a manner that their ownership is not held by only a few persons or families while the majority are deprived, rather it spreads economic activity to wider coverage.⁵⁴ *Mawarith*, which spreads the ownership of one's wealth to several heirs, triggers resource circulation in an economy for productive use.⁵⁵

One of the most important roles of *mawarith* is that it can stimulate economic activities inter-generationally.⁵⁶ Where there is inheritance of wealth, individuals are availed with resources that can be consumed, saved, or invested. Consumption creates demand for goods and services, which in turn stimulates production and opens up job opportunities. At the same time, savings are usually invested in activities that promote further economic growth.⁵⁷ These activities are interdependent and constitute a sustainable development cycle. This shows how *mawarith* promotes economic dynamism.

From a macroeconomic viewpoint, *mawarith* helps redistribute wealth to a wider population base and, therefore, provides an impetus for inclusive economic growth. The redistribution of income raises equality in income and opportunities for economic participation, particularly in previously disadvantaged groups. Better access to capital then allows such individuals to contribute to the production process, which improves employment and further on the distribution of income.⁵⁸

⁵⁰ Choudhury, "Principles of Islamic Economics."

⁵¹ M.M Shafi and T.B. Husain, *Distribution of Wealth in Islam* (Karachi: Begum Aisha Bawary Wakf, 1979).

⁵² Adelina Zuleikha and Shamsheer Mohamad, "Islamic Wealth Management: The ory and Practice," in *Islamic Wealth Management: Theory and Practice*, ed. Mohamed Ariff and Shamsheer Mohamad (Edward Elgar Publishing, 2017), <https://doi.org/10.4337/9781786439390>.

⁵³ Shafi and Husain, *Distribution of Wealth in Islam*.

⁵⁴ Abul Hassan and M.A. Choudhury, *Islamic Economics Theory and Practice* (New York: Routledge, 2019).

⁵⁵ Puspitasari and Wahyudi, "Asset Management in Islamic Inheritance: A Solution for Economic Empowerment Obstacles."

⁵⁶ Oulton, "Inheritance and the Distribution of Wealth."

⁵⁷ Zuleikha and Mohamad, "Islamic Wealth Management: The ory and Practice."

⁵⁸ Ibid.

The process, in this manner, does not allow wealth to be hoarded or concentrated, instead it remains an active agency for economic progress.

Utilizing inherited assets for more productive economic ventures or for investment in the hereafter such as through *infaq*, voluntary alms (*ṣadaqah*), gifts (*hibah*), or endowments (*waqf*) can be undertaken when no urgent needs are present, thereby amplifying the impact of economic empowerment. Productive inheritance refers to efforts to ensure that inherited wealth is not merely distributed but also managed productively⁵⁹. Other most important features of *mawarith* include intergenerational economic sustainability. The redistributive role of wealth enables heirs to undertake productive activities, such as investing or starting a business venture for a community development project. In this respect, continued economic activity further strengthens the foundation of a healthy economy and guarantees the continued use of the means of production.⁶⁰

Recent case studies from Tabung Wakaf Indonesia (TWI) illustrate how commercial property *waqf* (such as rental units, farmland, and community-based assets) can significantly enhance asset value while delivering tangible economic empowerment. For example, the distribution of *waqf* returns to farmer groups in Cianjur improved monthly income and supported agricultural productivity.⁶¹ Similarly, productive *waqf* initiatives at Pesantren Tebuireng Jombang have demonstrated success in transforming donated land into sustainable educational and economic infrastructure through systematic institutional management.⁶² On a broader scale, Indonesia's Ministry of Religious Affairs has initiated a *Productive Waqf Incubation Program* to activate dormant waqf assets, yet only about 9.5% have been effectively optimized for productive use.⁶³ In parallel, the Indonesian Waqf Board (BWI) reports that only 24.2% of registered *waqf* land is used for economic purposes, indicating untapped potential to expand social finance contributions.⁶⁴ When inherited wealth is designated as a productive *waqf*, the annual returns (such as rental income, agricultural yields, or business profits) can be subject to *zakāt māl*, even while the principal asset remains preserved as *waqf*. This not only amplifies the financial base of Islamic Social Finance but also promotes a religious consciousness in which assets are perceived as a form of social *amānah* (trust). In this way, productive *waqf* can

⁵⁹ Ichsan Hamidi, Muhammad Farhan, and Deassy Apriani, "Investment, ZIS Funds, Mudharabah Financing and Economic Growth in Indonesia," *Islamic Economics Journal* 10, no. 1 (June 22, 2024): 45–60, <https://doi.org/10.21111/iej.v10i1.11990>.

⁶⁰ Zuleikha and Mohamad, "Islamic Wealth Management: Theory and Practice."

⁶¹ Yogie Respati Y, "Pengaruh Penyaluran Hasil Wakaf Produktif Terhadap Pemberdayaan Usaha Penerima Hasil Wakaf," *Al-Awqaf: Jurnal Wakaf Dan Ekonomi Islam* 11, no. 2 (2018): 163–78, <https://doi.org/10.47411/AL-AWQAF.V11I2.23>.

⁶² Amin Awal Amarudin, Rika Annisa Febia, and Bekti Widyaningsih, "Implementasi Pengembangan Wakaf Produktif Untuk Pemberdayaan Pendidikan Pesantren Tebuireng Jombang," *Minhaj: Jurnal Ilmu Syariah* 5, no. 1 (January 15, 2024): 72–92, <https://doi.org/10.52431/MINHAI.V5I1.2318>.

⁶³ Antara, "Kemenag: Program Inkubasi Wakaf Produktif Jadi Upaya Kelola Aset Wakaf - ANTARA News," 2022, <https://www.antarane.ws.com/berita/3159693/kemenag-program-inkubasi-wakaf-produktif-jadi-upaya-kelola-aset-wakaf>.

⁶⁴ BWI, "BWI: Productive Waqf as a Step for Economic Empowerment - Indonesian Waqf Agency | BWI.Go.Id," 2024, <https://www.new.bwi.go.id/9369/2024/03/28/bwi-wakaf-produktif-sebagai-langkah-pemberdayaan-ekonomi/>.

serve as a strategic mechanism to reduce inequality, enhance public services, and promote sustainable development outcomes.

The effective implementation of *mawarith* and its strategic management as a form of productive *waqf* can ensure asset circulation and promote intergenerational equity. Moreover, it holds the potential to enhance zakat contributions and generate long-term socio-economic impacts. Table 2 presents the linkage between inherited assets and their potential to generate *zakat* and *waqf* contributions:

Table 2. Integrating the Potential of Zakat and Waqf Derived from Inherited Wealth

Type of Inherited Asset	Zakat Potential	Productive Waqf Potential	Impact on Islamic Social Finance
Cash / Gold	Zakat on wealth (2.5%) if it meets <i>nisab</i> and held for one lunar year (<i>haul</i>)	Can be endowed as cash <i>waqf</i>	Funds directly support social programs; zakat increases through surplus generated from investment
Shophouses/ Rental Property	Zakat on net annual rental income	Can be used as commercial waqf (rental income or business profit)	Generates annual income for waqf and zakat; supports education, MSMEs, and community programs
Agricultural Land / Rice Fields	Zakat on agricultural output (<i>ushr</i> : 5–10%) if cultivated	Productive waqf in the form of agricultural use (e.g., <i>muzara'ah</i> , food waqf)	Supports food security, harvest zakat, and empowers farmers
Stocks / Sharia Investments	Zakat on market value and dividends (2.5%)	Can be channeled as a waqf equity portfolio	Enhances waqf investment capacity and capital market-based Islamic social finance
Merchandise / Business Assets	Annual business zakat (2.5% on inventory + cash)	Businesses can be transformed into productive waqf enterprises	Creates job opportunities; combines routine business zakat and productive waqf
Rikaz (Buried Treasure)	Immediate zakat obligation of 20% (1/5), no <i>haul</i> or <i>nisab</i> required	Part of the find can be endowed after zakat	Instant funds available for both zakat and waqf; supports emergency social funding
Idle Land / Vacant Property	Not subject to zakat if unproductive	If endowed, can serve as social waqf assets or be rented out	Avoids idle assets; activates economic potential through waqf for community benefit

Source: Al-Qaradawi, *Fiqh Al Zakah: A Comparative Study of Zakah, Regulations and Philosophy in the Light of Quran and Sunnah*; translated by: Dr. Monzer Kahf (1999), compiled by researchers

Mawarith as a Pathway to Achieving SDG 8 and SDG 12

As a system of inheritance distribution in Islamic law, *mawarith* is one of the main pillars in equitable and sustainable wealth management. In Islam, wealth is considered a trust that must be managed in accordance with the principles of social justice. SDG 8, which aims to support inclusive economic growth, decent work, and productivity, is closely related to this concept. *Mawarith* plays an important role in ensuring the distribution of family wealth, which not only strengthens internal stability but also supports broader economic development. Both *Mawarith* and SDG 8 are closely related to family issues. Thus, the family is the main highlight in exploring the contribution of *Mawarith* to SDG 8. The contribution of *Mawarith* to SDG 8 can be explained below and illustrated in the Table 1:

1. Mawarith as a Pillar of Justice in Wealth Management

Mawarith is designed in such a way that family wealth is not concentrated in the hands of one individual or party, rather distributed fairly in accordance with

Islamic principles of justice. Each heir gets a share according to his responsibilities and needs, as ordered by the Qur'an: An-Nisa 7, 11, 12, 176. Through this mechanism, *mawarith* can promote a better distribution of wealth within the Community and hinder the wealth concentration that ultimately creates inequality in society and economic sectors.⁶⁵ Furthermore, inherited wealth is utilized either for consumption, saving, or reinvestment purposes.⁶⁶ These, in return, strengthen the wheel of economic cycle and give rise to inclusive economic growth as espoused by SDG 8.

2. Reducing Social and Economic Inequality

One of the major challenges to accomplishing sustainable development goals relates to gender and economic inequality.⁶⁷ *Mawarith* helps address this challenge by proportionally distributing wealth to heirs, while preventing internal family conflicts, which are generally the root cause of economic instability in society. In addition, *mawarith* ensures that women get their fair share under the Islamic law, which otherwise were marginalised in inheritance before the advent of Islam.⁶⁸ Thus, *mawarith* not only reduces the gender gap but also empowers women's role in the economy.⁶⁹

3. Boosting Economic Activity and Job Creation

Mawarith, or the distribution of inheritance, provides opportunities for heirs to put the assets they receive to productive use. For instance, inherited land or property can be used for business enterprises or investments, creating new jobs and increasing family income. In this respect, these productive activities enhance the dynamism of the local economy and support economic sustainability across generations.⁷⁰ Thus, *mawarith* acts as a catalyst for sustainable economic growth. This is a real contribution to achieving SDG 8.

4. Family Economic Stability as the Foundation of SDG 8

The family's economic stability is the foundation for society's sustainable development.⁷¹ *Mawarith* plays an important role in creating this stability through the equitable distribution of wealth. With fair distribution, families gain access to sufficient resources to fulfil basic needs such as education, health, and skills. Furthermore, when inheritance is distributed according to Sharia rules, internal conflicts within the family can be avoided. This creates emotional and economic stability in the family. Economically stable families create a favourable environment for the younger generation to grow up with adequate skills and education.⁷² As

⁶⁵ Chapra, *Islam and the Economic Challenge*.

⁶⁶ Berkah, Sawarjuwono, and Hadi, *How to Manage Inheritance Wealth Productive Can Increase Economic Value on Agriculture Sector in Gresik*.

⁶⁷ Bianca Ifeoma Chigbu and Fhulu Nekhwevha, "Exploring the Concepts of Decent Work through the Lens of SDG 8: Addressing Challenges and Inadequacies," *Frontiers in Sociology* 8, no. November (2023): 1–13, <https://doi.org/10.3389/fsoc.2023.1266141>.

⁶⁸ N.J Coulson, *Succession in the Muslim Family* (New York: Cambridge University Press, 1971).

⁶⁹ M.A Mannan, *Islamic Economics: Theory and Practices (a Comparative Study)* (Lahore: New World Printers, 1987).

⁷⁰ Oulton, "Inheritance and the Distribution of Wealth."

⁷¹ Trask, "Addressing Sustainable Development from a Family Lens."

⁷² Ibid.

such, they have greater opportunities to actively participate in economic activities while supporting SDG 8 on decent work and economic growth.

5. Integration of Ethical Principles in Wealth Management

Mawarith also integrates ethical and moral values in the management of wealth. The system prohibits the transfer of wealth through unauthorized or manipulative means, such as killing heirs.⁷³ The stated principles of fair and transparent wealth distribution ensure social justice, in line with the values of SDG 8, especially regarding the embedding of an Ethical paradigm, which is believed to be a precondition for further success towards SDG 8. This will also ensure that values such as ethics and sustainability are pursued in managing wealth, alongside the promotion of economic growth.

Table 1. The Contribution of *Mawarith* to SDG 8

No	Aspects of <i>Mawarith</i>	Contribution to SDG 8
1	<i>Indicator</i>	
	Economic Justice	Distribute wealth equally, avoiding concentration of assets in a few
	<i>Brief Description</i>	
	In <i>mawarith</i> , the inheritance is divided based on the Qur’anic rules (An-Nisa: 7, 11, 12, 176) which stipulate a proportional share for each heir. This creates fairness among family members and prevents monopolisation of wealth by a few individuals	SDG 8 emphasises the importance of inclusive economic growth, which can only be achieved if access to wealth and resources is equitably available to all people
2	<i>Indicator</i>	
	Reducing Economic Inequality	Addressing economic inequality with proportional distribution to heirs
	<i>Brief Description</i>	
	<i>Mawarith</i> gives each heir a share according to their responsibilities, including women, who in pre-Islamic contexts were often overlooked. This prevents gender and economic inequality within the family as well as the community	SDG 8 aims to reduce inequalities, including gender and economic inequalities, which are a barrier to inclusive and equitable growth
3	<i>Indicator</i>	
	Economic Productivity	Encourage the use of inheritance for investments and businesses that can potentially create new jobs
	<i>Brief Description</i>	
	Wealth inherited through <i>mawarith</i> is often used to start new ventures or expand family businesses. This not only increases the family income but also creates employment opportunities in the local and wider community	Job creation is at the core of SDG 8, as productive and decent work creates economic stability, reduces poverty, and improves people’s well-being
4	<i>Indicator</i>	
	Family Stability	Secure family economic stability, support members’ education and skills
	<i>Brief Description</i>	
	<i>Mawarith</i> prevents conflict between heirs with clear and fair distribution, creating harmony in the family. Economically stable families can support the education, health and skills needs of family members	SDG 8 recognises that stable families are the foundation for individual and community development, enabling full participation in productive economic activities

⁷³ Muhammad Imran Muhammad, *Inheritance In Islam* (Nigeria: Sadaqatu Tayyibatun Foundation, 2012).

5	<i>Indicator</i>	
	Ethical Wealth Management	Prohibit unauthorised transfer of assets, ensuring fair and transparent distribution
	<i>Brief Description</i>	
	Mawarith instils ethical values in wealth management, such as prohibiting the killing of heirs to obtain inheritance rights. This ensures distribution proceeds according to sharia law, reflecting Islamic principles of justice	SDG 8 emphasises the importance of transparency and fairness in economic systems to ensure sustainable growth and responsible resource management

Source: Compiled by researchers

In other words, *mawarith* as a system of distribution of inheritance, is a strategic mechanism for attaining sustainable economic development through reduction of socio-economic gaps, creation of jobs, stability within families, among others. Thus, *mawarith* contributes directly to attaining SDG 8. It also integrates ethical values that ensure sustainability and fairness in wealth management. Beyond that, economic growth, characterized by business expansion and increased entrepreneurial activity, will ultimately give rise to the obligation of *zakat*. This, in turn, will contribute to the growth of revenue sources for Islamic Social Finance (ISF) through the *zakat* instrument.

The timely implementation of Islamic inheritance law can minimize the risk of asset stagnation due to familial disputes while activating assets in the real economy through equitable redistribution.⁷⁴ Utilizing inherited wealth for more productive ventures or investing it for the Hereafter such as through *infāq*, *ṣadaqah*, *hibah*, or *waqf* is highly recommended when there are no urgent financial needs, as this can amplify economic empowerment. The productive use of inherited assets is not only feasible but also essential. If applied on a macro level, the economic impact could be significant. Job creation, stimulation of the real sector, increased Islamic philanthropic funds, and tax revenues from newly established businesses are among the potential multiplier effects. When this approach is scaled up, it can enhance community empowerment through increased Islamic philanthropic income, energize the real economy, and contribute to national revenue.⁷⁵ Islam provides the opportunity to allocate a portion of one's estate, through *wasīyah* of up to one-third.⁷⁶ It can be allocated to social and religious purposes. In addition, *zakat* on inherited wealth, coupled with the philanthropic awareness of heirs, can be directed toward family-based productive *waqf*, *ṣadaqah jāriyah* through social enterprises, and the development of public facilities funded by *waqf*.

If the heir receives inheritance in the form of cash or gold, *zakat* is not immediately obligatory. It becomes due only if the wealth is retained for a full lunar year (*ḥaul*) and remains above the *niṣāb* threshold. In the case of productive assets such as property or commercial buildings, *zakat* is not levied on the capital

⁷⁴ Zuleika Adelina and Ni Putu Desinthya, "Islamic Inheritance Law (Faraid) and Its Economic Implication," *Tazkia Islamic Finance and Business Review* 8, no. 1 (2014): 97–118, <https://www.tibr-tazkia.org/index.php/TIFBR/article/view/64>.

⁷⁵ Puspitasari, "Pengelolaan Harta Kewarisan Islam Untuk Mendorong Keberdayaan Ekonomi (Studi Pada Peserta Program Edukasi Centre for Mawarith Studies Unida Gontor)."

⁷⁶ Amir Syarifuddin, *Hukum Kewarisan Islam*, 5th ed. (Jakarta: Prenadamedia Group, 2015).

value, but rather on the net annual income generated. If the inheritance includes discovered treasure, precious metals, or similar assets categorized as *rikāz* (buried treasure or discovered wealth), then zakat is immediately due at a rate of one-fifth (20%) without waiting for a full lunar year (*haul*).⁷⁷ In the jurisprudence of zakat, inherited wealth is not automatically subject to zakat upon receipt, except for specific types of assets such as *rikāz*. However, once the inherited assets are fully possessed and meet the conditions of *haul* (a full lunar year) and *niṣāb* (minimum threshold), *zakat* becomes obligatory. This implies that the timely and smooth distribution of inheritance can accelerate the integration of *zakat* into the economic cycle and the broader Islamic Social Finance system. These channels help to strengthen the financial base of Islamic Social Finance without relying solely on annual individual income.

This approach advances the ecosystem of Islamic Social Finance while contributing meaningfully to the achievement of Sustainable Development Goal (SDG) 12 on responsible consumption and production. The contribution of *Mawarith* to SDG 12 can be explained below and illustrated in the Table 3:

1. Responsible Redistribution of Wealth and Assets

Mawarith promotes responsible and proportional redistribution of wealth after death, as prescribed in the Qur'an (An-Nisa: 11–12, 176).⁷⁸ This legal obligation ensures that inheritance is not left idle or monopolized, but instead transferred promptly to multiple heirs, preventing resource stagnation. Effective implementation of Islamic inheritance law raises economic justice, prevents disputes and asset stagnation.⁷⁹ When this distribution is executed with immediate effect, it prevents economic waste, enables asset activation, and contributes to efficient resource use. These principles directly support SDG 12.2 and 12.5, which focus on sustainable management and reducing waste.⁸⁰

2. Reactivation of Underutilized Inherited Assets

Inheritance asset often includes properties or resources that have been dormant or underutilized. Islamic inheritance law contributes to effective family wealth management and promotes the productive use of inherited resources, especially land and property.⁸¹ Timely and fair distribution through *mawarith* enables heirs to put these assets to productive use whether through agriculture, leasing, or small enterprise development. This reactivation reduces waste and aligns with the SDG 12 goals of optimizing material consumption and ensuring

⁷⁷ Yusuf Al-Qaradawi, "Fiqh Al Zakah: A Comparative Study of Zakah, Regulations and Philosophy in the Light of Quran and Sunnah; Translated by: Dr. Monzer Kahf," *King Abdulaziz University Centre for Research in Islamic Economics I* (1999): 1–274.

⁷⁸ Syarifuddin, *Hukum Kewarisan Islam*.

⁷⁹ MAdnan et al., "Economic and Social Impact of Islamic Inheritance Distribution: An Analysis of The Development and Adaptation of Inheritance Law in the Modern Context," *Ejournal.iainmu.Ac.Id*, 2024, <https://ejournal.iainmu.ac.id/index.php/qisth/article/view/489/383>.

⁸⁰ UNSD, "SDG Indicators — SDG Indicators," accessed July 14, 2025, https://unstats.un.org/sdgs/metadata/?Goal=12&Target%2F=&Text=&utm_source=chatgpt.com.

⁸¹ Dwi Siyamsih, "Implications of Islamic Inheritance Law for the Ownership of Assets and Management of Family Wealth: An Indonesian Perspective," *Journal of Nafaqah* 1, no. 1 (June 6, 2024), <https://doi.org/10.62872/N2C3BA40>.

efficient use of natural and economic resources.⁸² By preventing long-term idleness of resources, *mawarith* supports sustainable resource flows.

3. Charitable Allocation through Islamic Social Finance

Islamic inheritance law allows up to one-third of an individual’s estate to be dedicated to public benefit through *wasiyyah*.⁸³ This can be directed to *zakat*, *wakaf*, or *sadaqah*, making *mawarith* an entry point to Islamic Social Finance (ISF). When such allocations are made, inherited assets become instruments of sustainable development, supporting social programs such as education, healthcare, or entrepreneurship. *Waqf* and *zakat* are primary instruments for achieving equitable and fair wealth distribution, supporting the principle of economic sustainability in Islam.⁸⁴ This aligns with SDG 12.6, which emphasizes the integration of sustainability into systems and financial policies.⁸⁵ ISF backed by inheritance allows ethical and responsible use of family wealth across generations.

4. Prevention of Wealth Hoarding and Overaccumulation

Mawarith prohibits wealth concentration in the hands of one individual by setting fixed shares for eligible heirs. This ensures intergenerational equity and reduces the risk of resource hoarding. By enforcing wealth dispersion, Islamic inheritance law complements SDG 12 which encourages public awareness and responsible consumption. As Chapra explains, wealth distribution under Islamic law is designed to prevent both extreme poverty and excessive affluence, promoting balanced and just economic behavior.⁸⁶

Table 3. The Contribution of *Mawarith* to SDG 12

No	Aspects of <i>Mawarith</i>	Contribution to SDG 12
1	<i>Indicator</i>	
	Responsible re distribution of wealth and assets	Ensure efficient and responsible use of inherited resources, reducing asset waste and idle wealth.
	<i>Brief Description</i>	
	In <i>mawarith</i> , inheritance must be distributed based on the Qur’anic rules (An-Nisa: 11, 12, 176), which emphasize the importance of immediate and proportional division among heirs. This prevents assets (such as land, houses, or other wealth) from being neglected or hoarded, allowing them to re-enter economic circulation.	SDG 12 highlights responsible consumption and production. When inheritance is distributed promptly, it prevents waste, increases the utility of dormant resources, and promotes sustainability

⁸² UN, “Transforming Our World: The 2030 Agenda for Sustainable Development | Department of Economic and Social Affairs,” accessed July 14, 2025, <https://sdgs.un.org/2030agenda>.

⁸³ Syarifuddin, *Hukum Kewarisan Islam*.

⁸⁴ Nafia Sismita and Khairunnas Jamal, “Tafsir Ayat-Ayat Kewajiban Sosial Dalam Ekonomi Islam: Kajian Atas Konsep Wakaf Dan Zakat,” *Maro: Jurnal Ekonomi Syariah Dan Bisnis* 7, no. 2 (November 5, 2024): 235–42, <https://doi.org/10.31949/MARO.V7I2.11484>.

⁸⁵ UNSD, “SDG Indicators — SDG Indicators.”

⁸⁶ Muhammad Umer Chapra, “The Islamic Vision of Development in the Light of Maqās.id Al-Sharī’ah,” *Islamic Research and Training Institute*, 2008, <https://doi.org/10.13140/RG.2.1.4188.5047>.

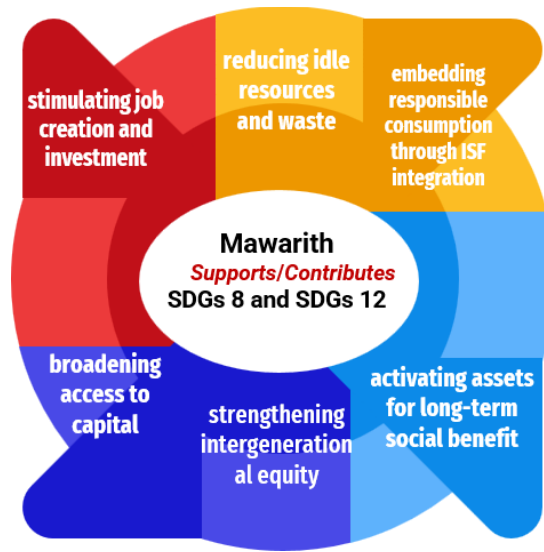
2	<i>Indicator</i>	
	Reactivate underutilized inherited assets	Promote sustainable use and reuse of economic resources
	<i>Brief Description</i>	
	In <i>mawarith</i> , heirs are obliged to manage inherited property either by using it, leasing it, or developing it productively. This reactivation ensures that inherited assets do not remain stagnant, but contribute to long-term sustainability	SDG 12 emphasizes optimizing resource use. Reactivating assets like idle farmland or vacant buildings supports efficient land use and reduces environmental pressure.
3	<i>Indicator</i>	
	Encourage charitable use of inheritance through Islamic Social Finance	Support sustainable financial systems and ethical redistribution
	<i>Brief Description</i>	
	In <i>mawarith</i> , a person may dedicate up to one-third of their estate via <i>wasiyyah</i> for charitable purposes such as <i>wakaf</i> or <i>sadaqah</i> . This mechanism allows inherited wealth to support community development projects in education, health, and livelihood.	SDG 12 encourages institutions and systems that promote sustainability. Integrating inheritance into Islamic Social Finance (ISF) helps ensure long-term responsible consumption through structured giving.
4	<i>Indicator</i>	
	Prevent overaccumulation and hoarding of wealth	Ensure equitable access and long-term sustainable use of assets
	<i>Brief Description</i>	
	In <i>mawarith</i> , fixed shares for each eligible heir (male and female) prevent monopolization of wealth within a single individual or lineage. This aligns with the ethical principle of resource distribution and discourages excess ownership and consumption	SDG 12 aims to balance consumption and wealth use. By avoiding over accumulation, <i>mawarith</i> ensures broader access to resources and encourages sustainability across generations.

Source: Compiled by researchers

Mawarith (Islamic inheritance law) serves not only as a spiritual and legal mechanism for wealth distribution, but also carries significant economic and social implications. When implemented with justice and timeliness, *mawarith* can stimulate the productive circulation of assets, reduce wealth stagnation, and strengthen the Islamic social finance ecosystem. This aligns closely with the principles of Sustainable Development Goal (SDG) 12, which promotes responsible consumption and production.⁸⁷

In brief, *Mawarith* contributes simultaneously to SDG 8 and SDG 12 by broadening access to capital, stimulating job creation and investment, reducing idle resources and waste, embedding responsible consumption through ISF integration, activating assets for long-term social benefit, and strengthening intergenerational equity. These contributions can be illustrated in the Picture 1 below:

⁸⁷ UN, "Transforming Our World: The 2030 Agenda for Sustainable Development | Department of Economic and Social Affairs."



Picture 1. The Contributions of *Mawarith* to SDGs 8 and SDGs 12

Conclusion

Islamic inheritance law (*mawarith*) is more than a doctrinal mandate rather it is a dynamic, ethical system of economic redistribution, justice, and sustainability. Hence, with equitable wealth distribution, family economic stability is maintained, enabling families to fulfil basic needs such as education, health and skills development. This stability creates an enabling environment for the younger generation to actively participate in economic activities, while promoting inclusive economic growth. In short, *Mawarith* is not only a system of distribution of wealth based on Islamic law, but also a strategic instrument through which socio-economic inequalities can be addressed, social justice promoted, and sustainable economic development supported. *Mawarith* also has the power to unlock vast reservoirs of dormant capital, empower marginalized groups, and build more resilient communities, when strategically embedded within the broader ecosystem of Islamic social finance.

By aligning *mawarith* with SDG 8 (Decent Work and Economic Growth) and SDG 12 (Responsible Consumption and Production), Muslim societies can reframe this traditional practice as a forward-looking tool for circular prosperity, inclusive development, and intergenerational equity. Far from being a private, end-of-life issue, *mawarith* can become a cornerstone of economic resilience and ethical sustainability. Inheritance should be viewed not just as a division of wealth, but as an economic opportunity for the family such as a way to grow a family business, and support long-term financial stability. The paper recommends raising awareness and incorporating *mawarith* into national development policies to realize its full potential. Integrating *mawarith* with Islamic social finance can also offer a faith-based pathway to equitable growth and sustainable development. Future research using quantitative methods can look into how much inherited wealth could be managed productively, helping to boost Islamic social finance and drive stronger economic growth.

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