The SAMI-SD Model: A Holistic Framework for Measuring Maqasid Al-Shariah Compliance and Sustainable Development Outcomes

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Abstract
This paper introduces the Spiritual and Material Index for Sustainable Development (SAMI-SD Model), a comprehensive framework designed to assess well-being through an integrated lens of Maqasid al-Shariah and sustainable development. While building upon earlier models such as CIBEST and the Multidimensional Shariah-based Material and Poverty Index (MSMPI), the SAMI-SD Model advances the field by embedding a new set of empowerment and sustainability indicators that capture dynamic capabilities, long-term resilience, and ethical stewardship dimensions not explicitly measured in previous frameworks. These additions enable the model to move beyond static poverty assessment by evaluating individuals' capacity to improve their socio-economic conditions, participate productively in society, and maintain intergenerational well-being. Grounded in classical Islamic thought and the institutional roles of Zakat, Waqf, and Sadaqah, the SAMI-SD Model aligns with the maqasid hierarchy (Daruriyyat, Hajiyyat, Tahsiniyyat) and supports the transition from basic survival toward holistic flourishing (Falah). Methodologically, the model integrates both tangible and intangible indicators including spiritual health, financial empowerment, environmental responsibility, and social cohesion to present a fuller, ethically anchored picture of human welfare. By operationalizing these expanded dimensions, the SAMI-SD Model offers policymakers, Islamic financial institutions, and researchers a more actionable tool for designing interventions that are spiritually grounded, socially empowering, and environmentally sustainable. This enhanced measurement approach positions the SAMI-SD Model as a significant conceptual and practical contribution to the advancement of Islamic economics and its alignment with the Sustainable Development Goals (SDGs).

Keywords: Maqasid al-Shariah, Sustainable Development, SAMI-ED Model, Islamic Social Finance, Holistic Well-being

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1. Introduction

In an increasingly complex world marked by socio-economic inequalities, environmental crises, and spiritual disorientation, there is a growing need for development paradigms that holistically address human well-being. Many countries and institutions have adopted multidimensional approaches to measure human development and impact assessment. Prominent examples include the Gross National Happiness (GNH) Index of Bhutan and the Multidimensional Poverty Index (MPI) developed by the United Nations Development Programme (UNDP) and the Oxford Poverty and Human Development Institute (OPHI). The GNH framework extends beyond Gross Domestic Product (GDP) by integrating nine dimensions ranging from psychological well-being and community vitality to ecological resilience to capture the broader meaning of happiness and human flourishing (Ura, Alkire and Zangmo, 2012). Meanwhile, the MPI evaluates poverty across health, education, and living standards, reflecting the global commitment to the Sustainable Development Goals (SDGs), particularly SDG 1 on ending poverty in all its forms (OPHI and UNDP, 2024).However, traditional development measures whether economic or multidimensional still tend to prioritize material outcomes without fully addressing the ethical, spiritual, and moral dimensions of life. This limitation contrasts with the aspirations of Islamic economics, which underscore that economic behavior must be guided by Shariah principles and oriented toward achieving justice, balance, and holistic human well-being. Islamic moral economy scholars argue that development must avoid harm (mafsadah), promote social justice, and ensure that both material and spiritual needs are fulfilled (Asutay, 2013; M. F. Khan, 2013). Maqasid al-Shariah, which encompasses the preservation of life, property, faith, intellect, and progeny within the hierarchy of Daruriyyat, Hajiyyat, and Tahsiniyyat, therefore provides a comprehensive framework for assessing human development.

Several scholars have attempted to operationalize Islamic well-being through multidimensional indices, such as the CIBEST Index by Beik and Arsyianti (2015) and the Maqasid al-Shariah Multidimensional Poverty Index (MSMPI) by Kasri and Ahmed (2019). The CIBEST framework measures material and spiritual poverty, relying primarily on government-defined poverty lines and household religiosity questionnaires. MSMPI broadens the scope by assessing five dimensions faith, education, health, economy, and social well-being based on Maqasid al-Shariah principles. While valuable, both models share critical limitations that constrain their ability to capture holistic Islamic development.

First, existing models treat material and spiritual well-being largely as static conditions, with limited attention to empowerment, capability formation, or an individual's ability to improve their socio-economic trajectory over time. Second, key Islamic social finance institutions particularly waqf, zakat, and sadaqah are not fully integrated as measurable enablers of welfare, despite their central role in community development and intergenerational sustainability. Third, neither CIBEST nor MSMPI incorporates environmental stewardship or sustainability indicators, even though environmental responsibility is embedded within the broader maqasid framework and aligned with global SDG commitments. Fourth, higher-order maqasid dimensions, especially Hajiyyat and Tahsiniyyat, remain underdeveloped in existing models, which restricts their usefulness for policy design and impact evaluation. These gaps indicate the need for a more comprehensive, empowerment-oriented, and sustainability-

aligned measurement framework that captures the full breadth of Maqasid al-Shariah while addressing contemporary development challenges.

To bridge these gaps, this paper proposes the SAMI-SD Model (Spiritual and Material Index for Sustainable Development), a conceptual and practical framework designed to measure holistic human well-being and impact assessment based on Maqasid al-Shariah. The model expands existing indices by integrating empowerment and sustainability indicators, thereby capturing not only present conditions but also the capabilities, resilience, and ethical responsibilities essential for long-term development. It also aligns Islamic social finance mechanisms with the SDGs to ensure that interventions promote both socio-economic upliftment and spiritual flourishing.

The remainder of this paper presents the literature review and methodology, followed by results and discussion. The paper concludes with recommendations for policy, practice, and future research.

2. Literature Review

2.1. Maqasid al-Shariah and Human Development

The Maqasid al-Shariah framework, grounded in the preservation of faith (din), life (nafs), intellect (‘aql), progeny (nasl), and property (mal), has evolved into a holistic paradigm for understanding human well-being in Islamic thought. Early scholars such as al-Ghazali and al-Shatibi conceptualized these essentials not merely as legal safeguards but as a structured hierarchy of human needs such as dharuriyyat (necessities), hajiyyat (complementary needs), and tahsiniyyat (refinements) that collectively support a balanced and flourishing life (Ismanto et al., 2021; El-Mesawi, 2012). Al-Ghazali emphasized that protecting life, intellect and property entails ensuring access to health, education, and economic justice, while al-Shatibi extended these foundations by demonstrating, through inductive reasoning (istiqra’), that every Shariah ruling aims ultimately at securing the public welfare (maslahah) in both its material and spiritual dimensions (El-Mesawi, 2012).

In contemporary discourse, scholars have repositioned Maqasid from a juristic doctrine to a human development philosophy. Kamali (2008) argues that Maqasid provides a dynamic framework that can guide responses to modern challenges such as environmental degradation, financial instability, inequality, and governance deficits. Similarly, Chapra (2008, 2019) embeds Maqasid within development economics, contending that a truly prosperous society requires moral integrity, social justice, and the preservation of family and community cohesion not merely economic growth. This contemporary re-engagement with Maqasid demonstrates the adaptability of the tradition and its potential as a normative foundation for public policy and multidimensional well-being.

The operationalization of Maqasid in modern governance further illustrates its analytical strength. In Malaysia and Indonesia, Maqasid-based indices have been employed to assess human development policies, linking education to the protection of intellect (hifz al-‘aql), poverty alleviation to the preservation of wealth (hifz al-mal), and public health initiatives to

the protection of life (hifz al-nafs) (Rasool et al., 2020; Yusof, et al., 2019; Priyatno et al., 2023). Empirical studies across fields such as urban planning, financial inclusion, and healthcare increasingly use Maqasid as a conceptual framework, reflecting its suitability for multidimensional measurement (Chapra, 2019; Rasool et al., 2020). Contemporary scholars such as Auda (2008) and Ibnu Amin have advanced a systems-based articulation of Maqasid, expanding its categories into dharuriyyat, hajiyyat, tahsiniyyat and mukammilat (perfecting complements), enabling its application to emerging issues such as environmental stewardship, psychological well-being, and institutional governance. This expanded framework supports a more nuanced understanding of human development one that integrates moral agency, social cohesion, and spiritual consciousness alongside material welfare.

By positioning human well-being as a product of interrelated material, ethical, social, and spiritual components, Maqasid al-Shariah offers a comprehensive alternative to prevailing development models. This becomes particularly relevant when examining multidimensional poverty frameworks such as the MPI or holistic well-being models like GNH, which, despite their breadth, omit critical ethical and metaphysical domains emphasized within the Maqasid tradition. Section 2.2 and 2.3 builds on this foundation to assess how leading global indices align with or diverge from the epistemological and normative benchmarks set by Maqasid al-Shariah and Multidimensional Poverty and Well-being.

2.2. Multidimensional Poverty and Well-being

The growing recognition that income alone cannot capture human deprivation has led to the development of multidimensional well-being frameworks such as Bhutan's Gross National Happiness (GNH) and the Multidimensional Poverty Index (MPI). While these frameworks broaden the scope of development assessment, their conceptual underpinnings reveal significant gaps when evaluated against the Maqasid al-Shariah framework and its emphasis on moral agency, spiritual well-being, and holistic human flourishing.

GNH, with its nine domains including psychological well-being, education, governance, community vitality, ecological resilience, and living standards offers a broader interpretation of human well-being than conventional economic indicators (Ura, Alkire and Zangmo, 2012). It closely aligns with the physical, intellectual, social, and environmental aspects emphasized in Maqasid. However, GNH does not explicitly incorporate two dimensions central to Islamic well-being: (i) ethical agency, including voluntary charity, moral responsibility, and social accountability; and (ii) transcendence, reflecting a direct relationship with the Divine. These two domains are essential to the Maqasid hierarchy, where spiritual integrity and moral conduct are treated as necessities (dharuriyyat), not optional refinements. Without these elements, GNH remains philosophically compatible but not epistemologically aligned with the Islamic tradition.

Similarly, the MPI built on Sen's (1999) capability approach and operationalized through the dual-cutoff method of Alkire and Foster (2011) advances global poverty measurement beyond income by capturing deprivations in health, education, and living standards. Yet the MPI's structure reflects a narrow materialist ontology: it measures well-being based on observable deprivations but does not assess moral capabilities, family cohesion, social trust,

spiritual resilience, or community-based support systems. This limits its usefulness for Islamic human development, where moral autonomy (hurriyat al-irada), spiritual well-being, and community solidarity (ukhuwwah) are core components of prosperity and fulfillment.

Comparative studies confirm these omissions. Fisher's (2011) Four Domains Model of Spiritual Health distinguishes between personal, communal, environmental, and transcendental aspects two of which (personal meaning and transcendence) are absent from GNH and MPI alike. Within Muslim societies, these gaps have measurable implications. For example, Al-Thani (2025) finds that ethical behavior, worship, and spiritual consciousness significantly enhance perceived well-being among academics in Qatar, indicating that models lacking transcendental and moral dimensions are incomplete for Islamic contexts.

Environmental and social factors also remain underrepresented in conventional poverty indices. Schleicher et al. (2025) show that integrating ecological resilience such as water access, land degradation, and environmental shocks into poverty measurement produces substantially different poverty estimates and shifts policy priorities. This finding resonates with the Maqasid classification of environmental protection as a dharuriyyat objective due to its direct impact on human survival, health, and intergenerational justice. Likewise, the literature on social capital emphasizes how community networks, reciprocity, and mutual support reduce vulnerability even when material resources are limited (Woolcock and Narayan, 2000). These dimensions, core to Islamic notions of solidarity and collective responsibility, remain unaccounted for in GNH and MPI.

To understand the whole section, while GNH and MPI advance multidimensional assessment, they fall short of the Maqasid framework's holistic epistemology by omitting ethical agency, spiritual connectedness, and community-based resilience domains essential to Islamic well-being. These limitations set the stage for Section 2.3, which evaluates the CIBEST model as an Islamic alternative and proposes its conceptual extension to incorporate sustainability, ecological stewardship, and waqf-based social protection in the SAMI-SD Model.

2.3. The CIBEST Model

Building on Section 2.2's conclusion that existing multidimensional indices insufficiently capture spiritual well-being, ethical agency, and sustainability, the CIBEST Model (Beik and Arsyianti, 2015) represents a notable advancement within Islamic economics. The model (Figure 1) introduces a dual-axis poverty measurement system that evaluates households based on material well-being and spiritual well-being, generating a four-quadrant framework:

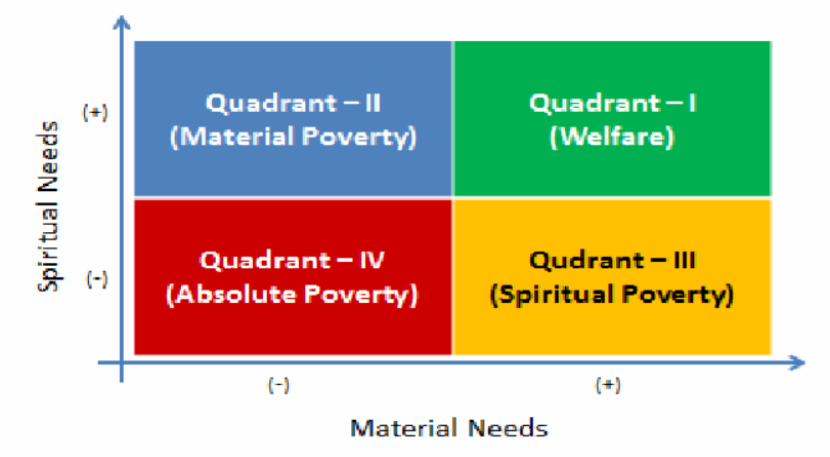
Quadrant I: Prosperous Family
– Materially sufficient and spiritually sufficient.

Quadrant II: Materially Poor but Spiritually Sufficient
– Households that struggle economically but perform religious obligations and voluntary giving.

Quadrant III: Spiritually Poor but Materially Sufficient
– Households with adequate income but low religious practice or ethical giving.

Quadrant IV: Absolute Poverty
– Materially deprived and spiritually deprived.

Figure 1: CIBEST Model Quadrant



Source: Beik and Arsyianti (2015, p. 146)

This quadrant-based structure allows CIBEST to capture two forms of deprivation simultaneously and marks a significant departure from purely income-based measures. The model's recognition of infaq (voluntary charity) as an indicator of spiritual well-being is especially important, as it embeds ethical agency and moral responsibility into poverty analysis values central to the Maqasid al-Shariah tradition.

However, despite these strengths, several conceptual and operational limitations become apparent when the model is examined in light of contemporary development challenges. First, while CIBEST includes infaq as an indicator of ethical agency, it excludes waqf, the perpetual endowment mechanism that historically underpinned Islamic social protection systems. Waqf plays a critical role in financing education, healthcare, water infrastructure, and food security functions that directly support the preservation of life, intellect, and wealth (Abdullah, 2018). The omission of waqf underestimates long-term community resilience and overlooks institutional mechanisms capable of reducing both material and spiritual vulnerability across generations.

Second, CIBEST does not incorporate a sustainability dimension, despite robust empirical evidence that environmental degradation, climate shocks, and food insecurity are now among the strongest predictors of multidimensional poverty. Studies show that ecological systems and natural-resource access directly shape livelihoods, nutrition, and long-term resilience (Amoako et al., 2022). Climate change disproportionately impacts low-income, agriculturally dependent households deepening inequality and constricting economic mobility (Pérez-Peña et al., 2021). Furthermore, research on the SDGs highlights that poverty (SDG 1) cannot be meaningfully addressed without integrating food security (SDG 2), inequality (SDG 10), and climate resilience (SDG 13) into measurement frameworks (Schleicher et al., 2018). These environmental and social stressors also influence spiritual well-being by destabilizing family

structures, diminishing community cohesion, and limiting citizens' ability to fulfill religious and social obligations. Without incorporating sustainability, CIBEST is unable to identify "poverty hotspots" where climate vulnerability or systemic inequities simultaneously erode economic security and moral-spiritual resilience.

In summary, although CIBEST provides a valuable Islamic framework by integrating material and spiritual dimensions of poverty, its exclusion of waqf-based empowerment and sustainability indicators limits its capacity to address contemporary development realities. These gaps justify the need for an expanded model one that integrates Maqasid al-Shariah, ecological stewardship, empowerment mechanisms, and SDG-aligned sustainability to form the foundation of the proposed SAMI-SD Model.

2.4. Islamic Social Finance and Sustainable Development Goals

Islamic Social Finance (ISF) plays a crucial role in advancing the Sustainable Development Goals (SDGs) by offering Shariah-compliant financial instruments that effectively address various socio-economic and environmental challenges. Its foundational principles of social justice, equity, and welfare inherently align with the SDGs' objectives of poverty alleviation, quality education, improved health, and sustainable economic growth. The core tenets of Islamic finance such as the prohibition of interest (riba), emphasis on risk-sharing, and a strong commitment to social responsibility naturally complement the SDGs' focus on inclusive and sustainable development (Ahmed, 2015; Rosman et al., 2022; Notolegowo et al., 2023). Instruments like zakat (obligatory almsgiving), waqf (endowment), infaq, and sadaqah (voluntary charity) are specifically designed to redistribute wealth, reduce inequality, and support vulnerable populations. This directly contributes to achieving crucial goals such as SDG 1 (No Poverty), SDG 2 (Zero Hunger), SDG 3 (Good Health and Well-being), and SDG 4 (Quality Education).

Empirical and conceptual evidence consistently demonstrates a positive correlation between a robust Islamic social finance ecosystem and the effective resolution of socio-economic and environmental issues. For example, zakat and waqf funds have been successfully mobilized in various countries, notably Indonesia and Malaysia, to finance programs that are in direct alignment with multiple SDGs. These initiatives range from poverty reduction programs to infrastructure development and environmental sustainability efforts explained by Laldin and Djafri (2021) and Notolegowo et al. (2023). Such endeavors highlight ISF's significant potential to bridge financing gaps in developing nations where budgetary constraints often hinder progress towards achieving the SDGs.

Despite its inherent promise, Islamic social finance encounters several challenges, including definitional ambiguities, limited integration with mainstream financial systems, and the imperative for supportive regulatory frameworks. To overcome these hurdles, scholars emphasize the critical need for multi-stakeholder collaboration involving governments, businesses, and civil society, as well as the adoption of technological innovations to enhance the transparency and efficiency of ISF instruments (Laldin and Djafri, 2021 and Rosman et al., 2022). Furthermore, the integration of Maqasid al-Shariah with the SDGs offers a comprehensive framework that strengthens the ethical and developmental impact of Islamic

finance (Notolegowo et al., 2023). To maximize ISF's contribution to sustainable development, there is a clear call for holistic policy frameworks that incorporate Maqasid principles and foster inclusive stakeholder engagement. Countries like Indonesia are increasingly embedding ISF into their national development strategies, leveraging its philanthropic potential to complement public funding and accelerate the achievement of SDG targets by 2030 (Laldin and Djafri, 2021). With global Islamic financial assets exceeding USD 2 trillion, the sector demonstrates substantial capacity to support resilient and socially responsible development (Ahmed, 2015). In essence, Islamic social finance represents a promising, ethically grounded financial mechanism with the capacity to significantly advance the SDGs by mobilizing resources for social welfare, economic inclusion, and environmental stewardship, particularly in Muslim-majority countries such as Indonesia and Malaysia (Ahmed, 2015; Rosman et al,. 2022; Notolegowo et al., 2023).

3. Research Methodology

3.1. Methodology

This study employs a conceptual-analytical research design based on secondary data to develop and validate the SAMI-SD Model (Spiritual and Material Index for Empowerment and Development). The methodology integrates insights from existing frameworks, notably the CIBEST Model (Beik and Arsyianti, 2015) and the Maqasid al-Shariah Multidimensional Poverty Index (MSMPI) (Kasri and Ahmed, 2019), while extending their scope by incorporating empowerment and sustainability dimensions derived from Islamic economic thought and the Sustainable Development Goals (SDGs).The conceptual framework operationalizes the theoretical elements of Maqasid al-Shariah within a multidimensional hierarchy of needs Dharuriyyat (necessities), Hajiyyat (complementaries), and Tahsiniyyat (embellishments)and maps them against material, spiritual, empowerment, and sustainability dimensions of human well-being. The empowerment indicators focus on individuals' and households' agency, capacity to act, and social participation, drawing on the literature on ethical giving (infaq, sadaqah), access to education, financial literacy, and participation in community-based initiatives (Abdullah, 2018; Chapra, 2019). The sustainability indicators capture environmental, ecological, and intergenerational well-being, including access to clean energy, sustainable mobility, food security, and resilience to climate and social shocks, in alignment with SDGs 1 (No Poverty), 2 (Zero Hunger), 3 (Good Health and Well-being), 4 (Quality Education), 7 (Affordable and Clean Energy), 11 (Sustainable Cities and Communities), and 13 (Climate Action) (Amoako et al., 2022; Pérez-Peña et al., 2021).

To ensure that these indicators are robust, contextually relevant, and measurable, the study proposes a systematic selection process for future refinement, including:

1. Literature synthesis: Reviewing classical Islamic jurisprudence, contemporary Islamic economic literature, and global well-being and poverty indices.
2. Expert validation: Consulting Islamic scholars, development economists, and sustainability practitioners to confirm the relevance and completeness of proposed indicators.
3. Delphi method: Employing iterative rounds of expert consultation to achieve consensus on indicator prioritization and weighting.
4. Pilot testing: Conducting preliminary surveys and focus group discussions to test

indicator clarity, reliability, and contextual applicability.

Future empirical work will employ a mixed-methods approach to validate the SAMI-SD Model:

- Quantitative: Surveys capturing material, spiritual, empowerment, and sustainability indicators at the household and community levels.
- Qualitative: Focus group discussions and key informant interviews to explore community perceptions, lived experiences, and cultural nuances of well-being.
- Analytical tools: Factor analysis, multidimensional scaling, and structural equation modeling to test internal consistency, dimensionality, and construct validity of the model.

This methodology ensures that the SAMI-SD Model is both theoretically grounded in Maqasid al-Shariah and empirically actionable, with clear pathways for context-specific refinement and policy application.

3.2. Data Collection

This study relies entirely on secondary data, gathered through the following sources:

- Published literature: Academic articles, working papers, and institutional reports related to Islamic economics, Maqasid al-Shariah, Islamic social finance, and multidimensional poverty indices.
- Existing measurement models: Structural elements and variable definitions from existing indices, such as:
    - The CIBEST Model (Beik and Arsyianti, 2015)
    - The Maqasid al-Shariah Multidimensional Poverty Index (Kasri and Ahmed, 2019)
    - The Multidimensional Poverty Index (MPI) by OPHI and UNDP
    - The Gross National Happiness Index (GHN)
- Global development frameworks: Key principles and indicators from the United Nations (2015) SDGs, especially SDG 1 (No Poverty), SDG 3 (Good Health and Well-being), SDG 4 (Quality Education), and SDG 10 (Reduced Inequality).
- Islamic institutions' reports: Empirical insights from annual reports and impact assessments by zakat institutions, waqf organizations, and Islamic financial institutions (IFIs) in selected countries.

3.3. Analytical Framework

The construction of the SAMI-SD Model follows a systematic four-step analytical process designed to ensure conceptual robustness, SDG alignment, and operational relevance:

1. **Thematic Synthesis**
   A comprehensive review of classical Islamic jurisprudence, contemporary Islamic economic literature, and global development indices is conducted. Relevant literature is thematically coded to extract core indicators across the Maqasid al-Shariah dimensionsfaith (Din), life (Nafs), intellect (‘Aql), progeny (Nasl), and wealth (Mal)

and categorized according to the three levels of need: Dharuriyyat (necessities), Hajiyyat (complementaries), and Tahsiniyyat (refinements). This step ensures that both material and spiritual well-being, as well as ethical and empowerment considerations, are systematically identified.

2. **Model Integration and Expansion**
   A comparative analysis of CIBEST and MSMPI is conducted to identify conceptual gaps and opportunities for enhancement. Key areas of extension include:

   a. Empowerment indicators agency, decision-making autonomy, financial inclusion, access to quality education, and social participation.
   b. Ethical sustainability indicators environmental stewardship, ecological resilience, social cohesion, and trust in institutions.
   c. Intangible well-being indicators spiritual contentment, moral capital, and alignment with ethical values.

3. **Index Formulation**
   Using insights from Steps 1 and 2, a prototype SAMI-SD Index is developed. Indicators are classified into material, spiritual, empowerment, and sustainability components, and mapped against Maqasid-aligned goals. The index structure includes:
   a. Spiritual Empowerment Sub-index – measures ethical agency, religious practice, and moral engagement.
   b. Material Empowerment Sub-index – measures income sufficiency, access to basic services, education, and productive resources.
   c. Ethical Sustainability Indicator Set – measures environmental stewardship, community resilience, and long-term well-being aligned with SDGs.

4. **Validation through Comparative Review**
   The proposed SAMI-SD indicators are critically assessed against empirical evidence from secondary case studies, including Islamic social finance interventions and national poverty alleviation programs. This validation involves theoretical and content validation, ensuring alignment with Maqasid principles, SDG targets, and practical relevance, though it does not constitute primary empirical testing. Future research will extend this validation using expert consultation (Delphi method), surveys, and mixed-method empirical testing.

By systematically linking Maqasid objectives, material-spiritual dimensions, empowerment, and sustainability, the analytical framework ensures that the SAMI-SD Model is both theoretically grounded and operationally adaptable for policy design, research, and evaluation of Islamic social finance programs.

3.4. Scope and Limitations

This study is conceptual in nature and grounded in desk-based analysis of secondary literature and existing development frameworks. Accordingly, the findings and the proposed SAMI-SD Model are conceptual and exploratory in nature, intended primarily to guide

subsequent empirical testing and refinement. While the model development is informed by rich secondary data and established theoretical foundations, it does not involve primary data collection or econometric validation at this stage, and its applicability across diverse contexts remains to be empirically assessed.

The limitations include:

- Potential variation in the operationalisation of Maqasid indicators across different cultural and socio-economic settings.
- Dependency on the availability and reliability of secondary data from various institutions.
- Absence of a quantitative index computation and statistical validation, which are recommended for future empirical work.
- The conceptual framework is designed for application among Muslim populations in Malaysia, and its relevance or applicability in other countries or among non-Muslim groups remains untested and requires separate empirical validation.

4. Finding

The findings of this study reveal that Maqasid al-Shariah offers a comprehensive and value-driven foundation for addressing multidimensional poverty and advancing human development through Islamic social finance mechanisms. The integration of Maqasid al-Shariah with the CIBEST model which categorizes poverty into material and spiritual dimensions provide a nuanced framework for evaluating well-being beyond traditional income-based measures. This approach aligns with the SDGs' holistic perspective on poverty and development, underscoring that well-being must account for both material sufficiency and spiritual fulfillment, as emphasized in Islamic teachings.

Compared with existing indices, SAMI-SD offers several enhancements. The Multidimensional Poverty Index (MPI) focuses primarily on health, education, and living standards, effectively capturing material deprivation but largely omitting spiritual well-being, ethical agency, and environmental sustainability. Bhutan's Gross National Happiness (GNH) index incorporates psychological well-being and community vitality, yet it does not systematically include ethical agency or Maqasid-aligned spiritual fulfillment. While CIBEST innovatively integrates material and spiritual poverty, it lacks indicators for waqf and ecological sustainability, which are explicitly addressed in SAMI-SD. By including empowerment and sustainability metrics, SAMI-SD provides a more comprehensive and actionable framework for guiding development interventions.

Through the application of the SAMI-SD Model, this research finds that the synthesis of Spiritual, Affective, Material, and Intellectual (SAMI) elements with Sustainable Development (SD) is effective in capturing the broader dimensions of human development within an Islamic paradigm. The SAMI-SD Model, rooted in Maqasid al-Shariah, demonstrates compatibility with contemporary development frameworks, especially in the areas of education (intellectual), economic empowerment (material), social inclusion (affective), and moral-spiritual growth (spiritual).

In response to these conceptual gaps, the SAMI-SD Model preserves CIBEST's zakat and infaq measures while explicitly integrating: the waqf performance indicators; universal spiritual-well-being metrics (meaning; communal solidarity); and a full suite of SDG-aligned sustainability measures. The practical implications of the SAMI-SD Model are significant. It enables stakeholders, including Islamic banks, zakat institutions, microfinance providers, and policymakers, to evaluate whether interventions are consistent with both Maqasid principles and SDGs. The model facilitates the identification of communities where development initiatives should prioritize empowerment, environmental stewardship, or spiritual growth, encouraging long-term and systemic impact rather than one-off assistance. Furthermore, SAMI-SD offers a clear visualization of integrated well-being, supporting targeted program design and resource allocation. By doing so, SAMI-SD fully operationalizes Maqaṣid al-Shariah's hierarchy of necessities (Daruriyyāt), needs (Ḥājiyyāt), and refinements (Taḥsīniyyāt), and aligns with the SDGs' integrated social-economic-environmental mandate.

Table 1: SAMI-SD index Model

Maqasid al-Shariah	Maslahah / Need Level	Dharuriyyat (Necessities)	Hajiyyat (Conveniences)	Tahsiniyyat (Refinements)
Preservation of Religion (Din)	Spiritual and ethical well-being	Syahadah, obligatory prayers (salat), fasting, Hajj (if financially able)	Performing Sunnah Mu'akkadah prayers and voluntary fasting	Engaging in additional voluntary worship (ghairumu'akkad), regular religious study or teaching
Preservation of Life (Nafs)	Physical well-being and basic survival	Access to adequate food, clean water, clothing, basic healthcare, safe shelter (SDG 2, 3, 6, 11)	Safe and reliable transportation; access to mobile communication; basic household energy access (SDG 7, 9)	Access to sustainable mobility options, energy-efficient housing, participation in wellness programs; health insurance coverage (SDG 3, 7, 11)
Preservation of Intellect ('Aql)	Cognitive development and education	Basic literacy and numeracy, foundational schooling (SDG 4)	Completion of secondary and tertiary education; digital literacy and access to technology (SDG 4, 9)	Advanced or international education; lifelong learning programs; professional skills certification; access to online knowledge platforms (SDG 4, 9)
Preservation of Offspring (Nasl)	Family and social well-being	Avoidance of harmful practices (e.g., zina), knowledge of family responsibilities	Establishing a stable marriage; family planning and reproductive health knowledge (SDG 3, 5)	Raising children with access to quality education and health services; promoting intergenerational learning and ethical upbringing (SDG 3, 4)
Preservation of Wealth (Mal)	Economic empowerment and financial security	Ability to conduct daily economic transactions; basic income sufficiency (SDG 1, 8)	Regular voluntary charity (sadaqah), small-scale investment, participation in social finance programs	Strategic philanthropy (large-scale sadaqah, waqf contributions), sustainable investment, financial literacy, and wealth management for long-term community impact (SDG 1, 8, 10)

Furthermore, the findings show that Islamic social finance instruments such as zakat, waqf, and Islamic microfinance are being increasingly structured in line with Maqasid principles, aiming to deliver not only financial assistance but also long-term socio-economic empowerment. These instruments, when evaluated through a Maqasid-CIBEST lens, have shown potential in lifting communities out of absolute and spiritual poverty, contributing to both individual dignity and societal well-being.

However, the findings also indicate a gap between theoretical alignment and practical implementation. While the conceptual integration of Maqasid al-Shariah, multidimensional poverty, and sustainable development is evident, the operationalization within Islamic financial institutions and policy frameworks remains limited. Many programs lack structured outcome measurements aligned with Maqasid indicators, and most do not fully account for the spiritual and affective components of poverty and development.

Therefore, the study supports the development and application of a contextualized Islamic Human Development Index or Financial Inclusion Index, grounded in the SAMI-SD Model and informed by the CIBEST dimensions, to better guide policy and practice in achieving Maqasid-based sustainable development outcomes. This finding contributes to the growing body of literature advocating for indigenous, ethical, and faith-based models of development in Muslim-majority societies.

The SAMI-SD Model introduces four interrelated dimensions:

- Material Well-being: Indicators include income sufficiency, access to food, education, housing, and healthcare.
- Spiritual Well-being: Measured through religious commitment, ethical behavior, and psychological contentment.
- Empowerment: Captures access to Islamic finance, vocational training, social capital, and self-reliance.
- Sustainability: Reflects environmental responsibility, intergenerational equity, and contribution to SDGs.

Each dimension is operationalized using a composite index approach, assigning weights based on expert consultation and empirical testing. Individuals and communities can be mapped across a four-quadrant matrix (similar to CIBEST) to identify levels of integrated well-being and empowerment. Although initially designed for Muslim-majority contexts such as Malaysia, the SAMI-SD framework demonstrates potential adaptability to diverse cultural and religious settings. By contextualizing spiritual and ethical indicators to reflect local values, the model's core dimensions of material, spiritual, empowerment, and sustainability measurement can be applied universally. This flexibility enhances its relevance for broader development discourse, providing a bridge between faith-based ethical frameworks and global sustainability agendas.

5. Conclusion and Recommendation

The SAMI-SD Model represents a significant advancement in the field of Islamic economics and development studies by providing a multidimensional, Maqasid-aligned framework for assessing human well-being. By integrating material, spiritual, empowerment, and

sustainability dimensions, the model captures the full spectrum of human needs and aligns ethical, social, and environmental objectives with global development goals. Beyond conceptual rigor, SAMI-SD offers a practical tool for evaluating Islamic finance instruments, social welfare interventions, and community development programs, highlighting the inseparability of spiritual and material development. Its design enables policymakers, Islamic social finance institutions, and researchers to identify development gaps, prioritize interventions, and track holistic outcomes in alignment with both Maqasid al-Shariah and Sustainable Development Goals (SDGs).

5.1. Limitations

Despite its conceptual strength, the SAMI-SD Model has several limitations:

1. Empirical Validation: The model has not yet undergone large-scale field testing. Its indicators, particularly spiritual and ethical metrics, require validation through surveys, interviews, and community-based studies.
2. Contextual Adaptability: While designed for Muslim-majority settings such as Malaysia, its application in culturally and religiously diverse contexts may require adaptation of spiritual and ethical indicators.
3. Data Collection Challenges: Reliable measurement of spiritual well-being and ethical behavior presents methodological challenges, including standardization, respondent bias, and longitudinal tracking.
4. Integration Complexity: Operationalizing empowerment and sustainability dimensions alongside material and spiritual indicators may require sophisticated analytical tools and institutional buy-in.

5.2. Recommendations

To enhance the practical utility and future development of the SAMI-SD Model, the following recommendations are proposed:

1. Pilot Studies: Implement pilot studies in collaboration with zakat, waqf, and Islamic microfinance institutions in Malaysia and Indonesia. These pilots can test the model's feasibility, assess indicator validity, and inform context-specific refinements.
2. Digital Toolkits and Dashboards: Develop digital platforms and interactive dashboards to facilitate real-time monitoring of SAMI-SD indicators. This will enable policymakers and practitioners to visualize integrated well-being and sustainability outcomes, and track progress over time.
3. Integration with Program Assessments: Encourage Islamic financial institutions and social welfare organizations to embed the SAMI-SD Model into their program design and evaluation processes. This ensures alignment of interventions with both Maqasid objectives and SDGs.
4. Expanded Indicators: Incorporate gender-specific, youth-focused, and community empowerment metrics to capture diverse experiences and target marginalized populations more effectively.
5. Cross-Cultural Adaptation: Explore the model's applicability in non-Muslim or mixed-religion societies by contextualizing spiritual and ethical indicators, while maintaining core dimensions of material, empowerment, and sustainability measurement.

6. Policy and Academic Collaboration: Engage academia, government agencies, and international development organizations to promote broader adoption, standardization, and comparative studies of SAMI-SD outcomes.

By adopting these recommendations, the SAMI-SD Model can evolve from a conceptual framework into a widely applicable, actionable tool that informs policy, guides interventions, and promotes ethical, holistic development within and beyond Muslim-majority contexts.

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