

## Enhancing Wealth Distribution Literacy Based on Mawaris Principles among Urban Muslim Families

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### Abstract

The low level of wealth distribution literacy based on mawaris principles among urban Muslim families has the potential to generate injustice and conflict within households. This community service activity aimed to enhance the understanding and awareness of urban Muslim families regarding the importance of applying mawaris principles in family wealth distribution. The activity was conducted at the Family Welfare Empowerment (Pemberdayaan dan Kesejahteraan Keluarga/PKK) Women's Community of Wiyung Brantas Permai on April 19, 2025, involving 23 participants. An educative and participatory approach was employed through interactive lectures, group discussions, case studies, and evaluation using pre-test and post-test instruments. The results indicate an improvement in participants' understanding of the basic concepts and mechanisms of mawaris, accompanied by changes in attitudes and awareness toward planning family wealth distribution in accordance with Islamic principles. The activity also received positive responses from participants and has the potential to generate sustainable impact through the strategic role of women within the family. Thus, this community service initiative contributes to strengthening Islamic financial literacy and promoting equitable wealth distribution in urban Muslim communities.

**Keywords:** mawaris; Islamic financial literacy; wealth distribution; Muslim families; community service.

### INTRODUCTION

Islam aims to maintain social balance and family welfare as core objectives of its socio-economic system. One of the most fundamental instruments to achieve these objectives is mawaris (Islamic inheritance law), which regulates wealth distribution through clearly defined principles of justice and proportionality. Mawaris serves to prevent wealth concentration, reduce potential family disputes, and ensure fairness among heirs, thereby reinforcing social

harmony and economic stability at the household level ([Al-Zuhayli, 2011](#)). From an Islamic economic perspective, inheritance is not merely a post-mortem legal obligation but a strategic mechanism for sustaining family resilience and intergenerational welfare.

Scholarly discourse increasingly recognizes that Islamic wealth distribution mechanisms, including inheritance, zakat, and waqf, function as instruments of social empowerment rather than solely legal norms. In this regard, inheritance planning based on mawaris principles aligns with broader concepts of empowerment, defined as the process of enabling individuals and families to gain control over resources, decision-making, and future welfare trajectories ([Mandal, 2013](#)). Empowerment-oriented approaches emphasize that economic justice within families contributes directly to social cohesion and long-term community well-being.

However, the practical application of mawaris faces mounting challenges in contemporary urban societies. Rapid urbanization, rising asset values, diversified income structures, and changing family dynamics often complicate inheritance practices among Muslim families. These challenges are further intensified by the dominance of positive legal systems and informal customary norms, which frequently result in inheritance arrangements that deviate from Islamic provisions ([Ali, 2018](#)). Empirical observations indicate that inheritance distribution is often delayed, resolved informally, or neglected altogether, increasing the risk of injustice and prolonged family conflict—outcomes that undermine the very objectives of mawaris.

The literature highlights that low levels of inheritance and financial literacy are among the primary factors exacerbating these problems. Many Muslim families perceive mawaris as complex and difficult to implement in modern urban contexts characterized by social heterogeneity and high economic mobility ([Ascarya, 2019](#)). Similar patterns have been identified in studies on community empowerment, which emphasize that limited access to practical and contextual education weakens families' capacity to manage economic resources effectively ([Qodriyatun, 2013](#)). In the absence of structured literacy programs, families tend to rely on emotional considerations, patriarchal authority, or long-standing traditions rather than equitable and transparent mechanisms.

In the Indonesian context, the state has provided a formal legal framework for Islamic inheritance through the Compilation of Islamic Law (Kompilasi Hukum Islam—KHI), established under Presidential Instruction No. 1 of 1991. The KHI offers a legally recognized and religiously grounded guideline for resolving inheritance disputes among Muslim families. Nevertheless, studies on community-based empowerment indicate that legal frameworks alone are insufficient without parallel efforts to enhance public literacy, participation, and awareness at the grassroots level ([Putra & Yulindrasari, 2023](#)). This gap between regulation and practice remains a critical challenge in urban Muslim communities.

From a socio-economic perspective, inheritance literacy is closely connected to broader Islamic financial literacy. The Otoritas Jasa Keuangan ([OJK, 2021](#)) underscores that Islamic financial literacy encompasses ethical wealth planning, including inheritance, wills, and inter

vivos transfers. Research on women's and family empowerment further demonstrates that when households, particularly women as key financial decision-makers—possess adequate economic literacy, they are better positioned to promote transparency, prevent conflict, and strengthen family welfare (Mobarok et al., 2021). This insight is particularly relevant in urban settings, where women often play a central role in managing household finances and mediating family relations.

Despite its strategic importance, existing literature reveals a limited number of practical and participatory initiatives focusing on mawaris literacy as part of family empowerment. Most studies concentrate on doctrinal, legal, or dispute-resolution aspects, while relatively little attention is paid to preventive education aimed at strengthening families before conflicts arise. Community empowerment studies consistently argue that sustainable social outcomes are more likely to be achieved through participatory education models that translate normative principles into actionable knowledge (Salsabila & Kismartini, n.d.).

Based on these considerations, enhancing wealth distribution literacy grounded in mawaris principles among urban Muslim families has become an urgent necessity. This community service activity was therefore designed to provide systematic, practical, and participatory education on mawaris-based wealth distribution, integrating legal provisions, Islamic economic values, and family empowerment perspectives. Through this initiative, it is expected that public understanding and awareness of Islamic wealth management will improve, contributing to family harmony, equitable wealth distribution, and the strengthening of social and economic resilience within urban Muslim communities.

## **IMPLEMENTATION METHOD**

This community service activity employed a participatory educative approach using a community-based learning model, positioning the community as an active subject in the process of enhancing wealth distribution literacy based on mawaris principles. This approach was selected to encourage direct participant engagement in understanding the concepts, mechanisms, and practices of family wealth distribution in accordance with Islamic principles.

The activity was conducted at the PKK Women's Community of Wiyung Brantas Permai on April 19, 2025. A total of 23 participants were involved, all of whom were PKK members representing urban Muslim families. The selection of this community was based on the strategic role of women in household financial management and decision-making related to family wealth distribution.

The implementation of the community service activity consisted of four main stages. The first stage was preparation, which included coordination with PKK administrators, identification of participants' needs regarding mawaris understanding, development of contextual educational materials, and the design of mawaris literacy pre-test and post-test instruments.

The second stage was implementation, carried out through interactive lectures, group discussions, and the presentation of simple case studies related to inheritance distribution in urban Muslim families. The third stage was mentoring, involving question-and-answer sessions and limited consultations that allowed participants to discuss family wealth distribution issues commonly encountered in daily life. The fourth stage was evaluation, conducted to assess the effectiveness of the activity through comparisons of pre-test and post-test results, as well as the collection of participant feedback on the materials and methods used.

**Figure 1.** Flowchart of Community Service Activity Implementation  
**Mawaris Literacy Program for Urban Muslim Families (PKK)**



Activity data were collected through mawaris literacy questionnaires administered before and after the activity, participatory observation during implementation, and documentation of the activity. Quantitative data from the pre-test and post-test results were analyzed descriptively to assess improvements in participants' understanding. Meanwhile, qualitative data from discussions and participant feedback were analyzed thematically to illustrate changes in participants' attitudes and awareness regarding the importance of mawaris-based wealth distribution.

The success of this community service activity was measured using several indicators: (1) an increase in participants' mawaris literacy scores after the activity, (2) improved understanding of the principles and mechanisms of mawaris-based wealth distribution, (3) increased awareness among participants of the importance of planning family wealth distribution in accordance with Islamic principles, and (4) positive participant responses to the implementation of the community service activity.

## **RESULT**

The community service activity conducted at the PKK Women's Community of Wiyung Brantas Permai on April 19, 2025, involved 23 participants and was implemented smoothly in accordance with the planned program. All stages of the activity, including material delivery, interactive discussions, and mentoring sessions, received positive responses from the participants.

The evaluation results indicate an improvement in participants' understanding of the basic concepts and principles of mawaris following the activity. Based on a comparison of pre-test and post-test results, most participants experienced an increase in their mawaris literacy scores. Prior to the activity, participants' understanding was largely limited to general notions of inheritance and informal family-based asset distribution. After participating in the activity, participants began to comprehend the main principles of mawaris, including the determination of heirs, the allocation of inheritance shares, and the importance of distributing inheritance in accordance with Islamic provisions.

This improvement in understanding was evident in participants' ability to explain mawaris concepts in simple terms and to identify common mistakes in inheritance distribution practices frequently found within families and the wider community. During the implementation of the activity, participants demonstrated a high level of participation, as reflected in their active involvement during discussion and question-and-answer sessions. The questions raised covered various inheritance-related scenarios, such as asset distribution when parents are still alive, the role of wills (*wasiat*) in inheritance distribution, and the division of jointly owned marital assets.

Participants' enthusiasm was also apparent during the case study sessions, where they worked in groups to understand and discuss simple inheritance distribution cases. These activities helped participants relate the presented material to real-life situations commonly encountered in their daily lives.



**Figure 2.** Community Service in PKK Wiyung Brantas Permai

In addition to increased knowledge, the community service activity also resulted in changes in participants' attitudes and awareness regarding the importance of planning wealth distribution based on mawaris principles. Most participants stated that prior to the activity, they tended to view inheritance distribution as an issue that could be addressed later. However, after the activity, participants became more aware that early understanding of mawaris could prevent family conflict and promote fairness in wealth distribution. Participants also expressed interest in sharing the knowledge gained with other family members, suggesting the potential for a sustainable impact in improving mawaris literacy within families and the surrounding community.

Based on participant feedback, the delivered materials were considered relevant to the needs of urban Muslim families and presented in an accessible manner. The interactive lecture method combined with discussions and case studies was perceived as effective in enhancing participants' understanding. Overall, the activity was regarded as beneficial and aligned with the objectives of the community service program, namely to improve mawaris-based wealth distribution literacy among urban Muslim families.

## **DISCUSSION**

The results of this community service activity have several practical implications for urban Muslim families and community-based social organizations. First, the enhancement of mawaris-based wealth distribution literacy encourages Muslim families to become more aware of the importance of early planning for asset distribution. This understanding can serve as a preventive measure to reduce the potential for family conflict arising from unfair or non-sharia-compliant inheritance practices.

Second, the involvement of PKK women as participants has strategic implications for the dissemination of mawaris knowledge at the family and community levels. As household

financial managers and informal educational agents within the family, women play a crucial role in instilling values of justice, transparency, and adherence to Islamic principles in the management and distribution of family wealth.

Third, the educative and participatory approach employed in this activity can serve as a practical model for implementing Islamic financial literacy programs in other urban communities. The combination of interactive lectures, discussions, and case studies has proven effective in improving public understanding of mawaris, a concept that is often perceived as complex.

Fourth, from an institutional perspective, this activity can serve as a foundation for PKK administrators and local stakeholders to integrate mawaris literacy materials into family development and community empowerment programs. Such integration has the potential to strengthen the resilience of Muslim families and support the achievement of sustainable and equitable wealth distribution at the community level.

## **CONCLUSION**

The community service activity conducted at the PKK Women's Community of Wiyung Brantas Permai on April 19, 2025, successfully enhanced mawaris-based wealth distribution literacy among urban Muslim families. Through an educative and participatory approach, participants gained a better understanding of the basic concepts, mechanisms, and urgency of applying mawaris principles in family wealth distribution.

The results demonstrate an increase in participants' knowledge, active participation, as well as changes in attitudes and awareness regarding the importance of planning inheritance distribution in accordance with Islamic principles. The involvement of PKK women as the target group proved to be strategic due to their central role in household financial management and the dissemination of values of justice within the family.

Overall, this activity not only provided educational benefits for participants but also has the potential to generate sustainable impact through the dissemination of mawaris knowledge within families and the wider community. Therefore, similar initiatives should be conducted continuously and expanded to other communities as part of efforts to strengthen Islamic financial literacy and promote equitable wealth distribution in urban Muslim societies.

## **ACKNOWLEDGEMENT**

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