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Doi: 10.32332/ijegd.9950

**Dates:**

Received 15 December, 2025

Revised 20 December, 2025

Accepted 29 March, 2025

Published 24 May, 2026

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## The Role of Islamic Economic Principles in Regulating Inheritance and Property Rights: Implications for Child Protection

**Abstract:** This study examines the role of Islamic economic principles in strengthening child protection through family law, with a particular focus on inheritance distribution and property rights. Rooted in the Qur'anic framework of mirath (inheritance), Islamic family law guarantees fixed and enforceable shares to children, ensuring their financial security after the death of a parent and preventing wealth manipulation by relatives or guardians. Complementary mechanisms such as zakat, waqf, and mahr further extend economic protection by supporting the welfare of orphaned and vulnerable minors and reducing the financial pressures on families during periods of instability. Using a comparative legal approach, this research analyzes child protection systems in Pakistan and Indonesia—two OIC countries with hybrid legal structures combining Islamic and civil law—to identify strengths, gaps, and policy challenges. The findings indicate that while Islamic law provides robust protections in theory, implementation barriers arise from informal family practices, insufficient judicial oversight, and limited institutional coordination. The study argues that improving governance of inheritance management, guardianship, and Islamic welfare institutions can significantly enhance national child protection outcomes. It concludes that the harmonization of Sharia-based economic tools with contemporary legal frameworks offers a viable pathway for ensuring not only equitable property distribution but also long-term financial dignity and developmental support for children in Muslim societies

**keywords:** Islamic family law; Child protection; Inheritance (Mirath); Zakat; Waqf; Guardianship (Wilayah); Property rights; Pakistan; Indonesia; Islamic economic principles

## Introduction

Islamic economic principles form a foundational pillar of the Muslim family system, balancing moral responsibility with financial justice. In family law, mechanisms such as *zakat* (obligatory almsgiving), *mahr* (dower), *mirath* (inheritance), and *waqf* (charitable endowments) were historically designed not only to regulate assets but also to safeguard vulnerable members of the family—especially children. In many Muslim societies, inheritance remains the primary financial safety net ensuring that minors are not deprived of their rightful property or basic needs after the death of a parent. Likewise, welfare institutions derived from *zakat* and *waqf* play a supplementary role in supporting orphans and underserved children, protecting them from financial neglect and social vulnerability.<sup>1</sup>

In contemporary legal systems, the harmonization of classical Islamic legal doctrines with modern child protection policies has become an important area of debate. While the Islamic legal structure guarantees fixed and enforceable shares for children, modern reforms often confront challenges relating to guardianship, property administration, and state oversight. This raises crucial research questions: To what extent do Islamic inheritance laws protect children's rights in theory and practice? What legal barriers exist in enforcing Islamic economic mechanisms within modern legal systems? And how can instruments such as *zakat* and *waqf* be optimized to strengthen national child protection frameworks?<sup>2</sup>

The objectives of this study are threefold: (1) to investigate how Islamic inheritance laws contribute to securing the financial rights and welfare of children; (2) to identify legal and procedural challenges associated with the implementation of Islamic family law in OIC countries; and (3) to recommend policies that reinforce child protection through Islamic economic tools.

Methodologically, this research adopts a comparative legal approach by examining Islamic family law provisions in relation to international child protection standards. Case studies from Pakistan and Indonesia—two major OIC jurisdictions with strong Islamic legal influences yet differing statutory frameworks—are analyzed. In addition, the research

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<sup>1</sup> Hidayat, D. (2024). *The Islamic Legal Perspective on Inheritance Distribution and Its Relevance to Customary Law*. *An-Nur: Jurnal Studi Islam*, 15(2).

Nurfitriyani Siregar, & Nasution, N. H. A. (2023). Legal Review of Children Born Out of Wedlock Based on Islamic Inheritance Law and Civil Law. *International Journal of Educational Research Excellence (IJERE)*, 2(2), 139–144.  
<https://doi.org/10.55299/ijere.v2i2.461>

<sup>2</sup> Sulistiyono, A. (2025). Reform of Islamic Inheritance Law: The Influence on Adoption, Illegitimate Children, and Inheritance Rights. *Jurnal IUS*.

draws on primary Islamic legal sources including the Qur'an, Sunnah, and classical and contemporary *fiqh* scholarship.<sup>3</sup>

This analysis demonstrates that Islamic economic mechanisms—long before contemporary child protection conventions—created institutional and legal structures to defend minors from economic exploitation and social neglect. The challenge today lies not in the absence of legal principles, but in ensuring their effective implementation in rapidly transforming legal and economic systems. By comparing Pakistan and Indonesia, this study will highlight how Muslim-majority jurisdictions can maintain fidelity to Sharia principles while adapting to international standards of child welfare. Ultimately, the goal is not merely to critique but to propose workable policies that enhance the role of Islamic economic tools in the protection and empowerment of children.<sup>4</sup>

### Methodology

This study adopts a comparative legal analysis to examine how Islamic family law aligns with international child protection frameworks, particularly in matters of inheritance and property rights. Case studies from Pakistan and Indonesia are used to explore practical implementation challenges and legal variations within OIC jurisdictions. The research also includes textual analysis of primary Islamic legal sources—the Qur'an, Hadith, and classical and contemporary *fiqh* rulings—to assess the foundational principles governing children's financial rights and welfare.

### Islamic Inheritance Laws and Child Protection

Islamic inheritance law (*mirath*) represents one of the most highly structured and morally significant branches of Islamic jurisprudence. It addresses not only the orderly distribution of wealth after death but also the social duty of safeguarding the economic well-being of surviving family members, particularly children. Unlike many pre-Islamic or customary systems in which minors or vulnerable family members could be neglected or deprived of inheritance by dominant relatives, the Qur'anic revelation introduced a precise and enforceable legal mechanism to protect their rights. In the context of child protection, Islamic inheritance law creates a safety net that ensures financial security for

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<sup>3</sup> Fatima, H. (2024). Inheritance Rights of Orphaned Grandchildren in Light of Sharia and Pakistani Law. *Al-Absar Research Journal of Fiqh & Islamic Studies*.

<sup>4</sup> Razy, L. H. (2023). *Islamic Inheritance Law in the Modern Era: Contemporary Aspects and Applications*. *An-Nur: Jurnal Studi Islam*, 15(2).

minors, limiting the possibility of exploitation, disinheritance, or economic hardship after the death of a breadwinner.<sup>5</sup>

### Key Principles of Islamic Inheritance (Mirath)

Islamic inheritance law is grounded on divine legislation. The Qur'an provides a comprehensive set of rules specifying the fixed shares of inheritors, closing avenues for subjective personal preference or arbitrary exclusion. Verses such as Surah al-Nisa' (4:7, 4:11-12, 4:176) constitute the primary legal foundation for inheritance distribution, clearly identifying children as essential beneficiaries. Boys and girls are both entitled to inheritance—an extraordinary legal development when examined in historical perspective, considering that pre-Islamic Arabia often denied women and children any share of family wealth.

#### The distribution mechanism is based on two guiding principles:

Fixed and enforceable shares established by the Qur'an. Automatic entitlement—no heir can be legally denied their share without legitimate cause. For children, especially minors, these principles translate into guaranteed economic protection. Whether the estate is substantial or modest, boys and girls receive their allocated portions in accordance with the Qur'anic formula. Furthermore, the prohibition against altering inheritance shares—even by the deceased's own will—prevents manipulation and discrimination. The will (*wasiyyah*) may allocate only up to one-third of the estate and cannot be used to reduce or eliminate the mandatory portions granted to legal heirs. Thus, a father cannot exclude his daughters or minor sons by “choosing” to distribute property outside the fixed shares.<sup>6</sup> Another essential feature of Islamic inheritance law is the special protection of orphans. The Qur'an repeatedly condemns the exploitation, mismanagement, or consumption of orphans' wealth (e.g., 4:2, 4:6), emphasizing that guardians are trustees, not owners. The property of minor heirs is to be preserved and invested responsibly until they reach maturity, at which point it must be handed over in full. This financial guardianship (*wilayah*) reflects a child-focused legal ethic that recognizes minors not as passive dependents but as rights-holders with economic entitlements. With this system, Islam prevents extended family members or guardians

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<sup>5</sup> Khosyi'ah, S. (2022). *Inheritance settlement of descendants of children and siblings in Islamic inheritance law and the Compilation of Islamic Law*. *Cogent Social Sciences*, 8, 2126615. <https://doi.org/10.1080/23311886.2022.2126615>

<sup>6</sup> Siregar, N., & Nasution, N. H. A. (2023). Legal review of children born out of wedlock based on Islamic inheritance law and civil law. *International Journal of Educational Research Excellence*, 2(2), 139-144. <https://doi.org/10.55299/ijere.v2i2.461>

from controlling the wealth of children while depriving them of usufruct or long-term economic security.<sup>7</sup>

### Case Studies: Pakistan and Indonesia

Pakistan and Indonesia provide insightful examples of how Islamic inheritance law is implemented within hybrid legal frameworks that combine Sharia principles with civil and statutory systems. Although both jurisdictions constitutionally recognize Islamic family law for Muslims, their procedural mechanisms and practical outcomes differ due to legal pluralism, colonial influences, and evolving child protection policies.<sup>8</sup>

#### Pakistan

In Pakistan, Islamic family law operates largely through the Muslim Family Laws Ordinance (MFLO, 1961), which regulates inheritance distribution and succession issues. The statutory law broadly upholds classical Islamic inheritance shares, ensuring that boys and girls receive their respective portions according to the Qur'anic framework. Pakistani courts are bound to recognize minors as direct beneficiaries, and property cannot be transferred away from children through informal arrangements such as oral wills or verbal redistribution within the family.

Guardianship of property for minors is regulated through the Guardians and Wards Act (1890), requiring court oversight when a guardian manages a child's inheritance. The legal system mandates accountability, especially if the guardian attempts to sell or transfer inherited property. Nevertheless, in practice, disputes arise when relatives—often uncles or grandparents—exercise informal control over the estates of minors without registering guardianship through the courts. This loophole sometimes leads to misappropriation or delay in handing over property to the child upon reaching maturity. Courts in Pakistan

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<sup>7</sup> Laksmi, D. A. V. (2025). The principle of justice in Islamic and civil inheritance law: Legal disparities, dispute resolution, and harmonization. *Al-Adalah: Jurnal Hukum dan Politik Islam*, 10(1), 122–133. <https://doi.org/10.30863/ajmpi.v10i1.8352>

<sup>8</sup> Wicaksono, A., & Hosein, Z. A. (2024). Comparison of inheritance law in Islamic law and civil law. *Mandub: Jurnal Politik Sosial Hukum dan Humaniora*, 2(4), 165–179. <https://doi.org/10.59059/mandub.v2i4.1754>

have increasingly intervened in such cases, underscoring that children's financial rights constitute an inviolable legal interest.<sup>9</sup>

## Indonesia

Indonesia adopts a pluralistic framework that allows Muslims to choose between the religious court system and the civil court system for inheritance matters. The Compilation of Islamic Law (KHI, 1991) serves as the reference for Muslim families, providing a codified interpretation of Islamic inheritance rules. Like Pakistan, Indonesia recognizes fixed shares, but it also gives space for family deliberation (*musyawarah*) before formal distribution. While this cultural practice emphasizes family harmony, it occasionally results in informal adjustments that may disadvantage minors—particularly when inheritance is distributed verbally or before legal documentation.<sup>10</sup>

To mitigate this, Indonesian religious courts (*Pengadilan Agama*) have increasingly required the registration of guardianship over minors' property, particularly in cases involving significant assets. When managed properly, the system protects children by requiring guardians to administer wealth transparently until adulthood. Indonesia also has a strong *waqf* and social welfare culture, enabling orphaned children to access additional support through state-regulated religious charitable institutions.<sup>11</sup>

## Challenges in Implementation

Although Islamic inheritance law offers robust child protection mechanisms in theory, varying social, legal, and economic conditions shape their practical application in Pakistan and Indonesia. Both jurisdictions encounter barriers that may compromise minors' financial security.

## Gender-Based Inheritance Rules and Their Impact on Children

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<sup>9</sup> Nisar, A. (2024). Islamic inheritance rights for women in Pakistan: Exploring legal safeguards and social challenges. *Al-Ahwal: Jurnal Hukum Keluarga dan Peradilan Islam*, 17(2). <https://doi.org/10.14421/ahwal.2024.17204>

<sup>10</sup> Atiyatunnajah, M., & Setyawan, S. (2023). Islamic inheritance law and its implications on the rights of adopted children in Indonesia: Perspective on adopted children enforcement in the law of inheritance. *Legal Brief*, 12(1). <https://doi.org/10.35335/legal.v12i1.768>

<sup>11</sup> Julius, L., Sudirman, M., & Djaja, B. (2025). Analisis normatif terhadap hak waris perempuan dalam perspektif hukum Islam, hukum adat dan hukum perdata di Indonesia. *Desentralisasi: Jurnal Hukum, Kebijakan Publik, dan Pemerintahan*, 2(3). <https://doi.org/10.62383/desentralisasi.v2i3.730>

The Qur'anic rule that gives sons a share equal to that of two daughters (*li al-dhakari mithlu hazz al-unthayayn*) is frequently misunderstood from a modern rights perspective. The structural logic of Islamic law does not reduce the value of girls but assigns different financial responsibilities: a male heir is responsible for providing maintenance to female family members, whereas women have no such financial duties. In practice, however, this framework sometimes clashes with socio-economic realities. In many modern families, daughters may not be financially supported by brothers, especially in cases of strained relationships, remarriage, or migration. As a result, daughters may encounter financial insecurity despite receiving their lawful shares. This reveals the need for stronger enforcement—not alteration—of Sharia principles to ensure that financial obligations toward female heirs are actually fulfilled.<sup>12</sup>

### Legal Disputes Over Property Rights in Blended Families

The rise of blended families—caused by remarriage after divorce or death—creates new inheritance complexities in both Pakistan and Indonesia. Guardianship disputes often arise when a stepfather or stepmother manages inherited property belonging to children from a previous marriage. Without clear court registration of guardianship, children's assets may be exposed to misuse. Widows with young children also face pressure from the deceased husband's relatives over property transfer, especially in rural areas where customary norms are still influential. Although both countries provide legal remedies, many families prefer informal settlement, which may lead to deprivation of minors' rights.<sup>13</sup>

Another challenge involves lack of awareness. Many parents, especially fathers, give property to sons during their lifetime while assuming that daughters will be cared for informally. Such practices distort the intent of Islamic inheritance law and undermine the economic protection of daughters and young children. Courts rarely become involved unless a dispute arises, meaning the harm is often only addressed after the deprivation has already occurred.

### Toward Child-Focused Implementation of Mirath

The challenges described above do not stem from Islamic law itself but from inadequate enforcement, informal social attitudes, and procedural weaknesses. Strengthening the role of inheritance law in child protection requires a move from theory

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<sup>12</sup> Yusmita, Y. (2023). Keadilan gender dalam sistem kewarisan bilateral Hazairin. *KH*, 3(1). <https://doi.org/10.29300/kh.v3i1.10939>

<sup>13</sup> Zuhrah, I., Rachmi Handayani, I. G. A. K., & Harahap, B. (2024). Legislative legal politics of inheritance law in Indonesia. *Journal of Ecohumanism*, 3(6), 910-916. <https://doi.org/10.62754/joe.v3i6.4059>

to practice. Several strategies are crucial: Mandatory legal documentation of guardianship for minors' assets to prevent informal control and misappropriation. Court oversight for sale or transfer of inherited property involving minors, ensuring transparency and benefit for the child. Increasing awareness among families—especially fathers—about the duty to ensure all children receive their rightful shares. Training judges, notaries, and religious leaders to prioritize the protection of minors in inheritance cases. Integration with welfare instruments such as zakat and waqf, ensuring that orphaned and vulnerable children receive not only their inheritance but also community-based economic assistance. Where these measures are strengthened, inheritance law becomes a powerful mechanism to secure children's dignity, economic independence, and long-term well-being.<sup>14</sup>

### Zakat and Waqf as Instruments of Child Protection

Zakat, the third pillar of Islam, is not merely an act of charity but a compulsory economic system with the potential to address structural poverty and vulnerability. Among the eight Qur'anic categories entitled to zakat, several are directly relevant to child protection, including *orphans*, *the poor*, *the needy*, and those facing financial hardship. When properly administered, zakat ensures that children who have lost one or both parents do not become economically marginalized.<sup>15</sup>

#### Zakat supports minors in two primary forms:

Provision of immediate financial assistance for basic needs such as food, shelter, clothing, and education. Long-term economic security through ongoing welfare programs and scholarship systems. Unlike inheritance, which depends on the availability of family property, zakat operates regardless of the economic status of the child's parents, ensuring that orphaned and vulnerable minors are not left behind in the absence of personal wealth. Historically, Islamic states institutionalized zakat distribution through *bayt al-mal* (public treasury), funding orphanages, schools, healthcare, and food distribution programs. Modern zakat organizations in Pakistan (e.g., Bait-ul-Maal) and Indonesia (e.g., Baznas and Rumah Zakat) continue this

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<sup>14</sup> Fatahullah, F., Sulistiyono, A., & Harahap, B. (2025). Reform of Islamic inheritance law: The influence of customary law on the institution of *wasiat wajibah* in Islamic law. **Jurnal IUS: Kajian Hukum dan Keadilan**, 13(1), 259–274.

<https://doi.org/10.29303/ius.v13i1.1695>

<sup>15</sup> Safitri, S., & Juliana, J. (2025). Analysis zakat's contribution to alleviation poverty among the bearer disability in SDGs achievement. *Falah: Jurnal Ekonomi Syariah*, 10(1), 42–53. <https://doi.org/10.22219/jes.v10i1.39258>

legacy, although coverage remains inconsistent due to resource constraints and uneven implementation.<sup>16</sup>

### Waqf and Sustainable Child Welfare

Waqf represents a voluntary endowment dedicated permanently to social benefit. Traditionally, many *awqaf* institutions were established specifically for children's welfare – including boarding schools, orphanages, scholarship funds, and medical care centers. The strength of waqf lies in its self-sustainability: endowed assets generate continuous income, which is reinvested to support beneficiaries without depleting the original property. For vulnerable minors, waqf contributes in three meaningful ways: Access to essential services such as housing, education, and healthcare without cost. Equal opportunity, especially for orphans who lack family financial support. Long-term protection, because waqf entities remain operational across generations. In contemporary Muslim societies, reviving child-focused waqf institutions can significantly improve national child protection systems. Several Indonesian Islamic schools, hospitals, and orphan care foundations operate through waqf funding, while Pakistan has begun integrating waqf into poverty alleviation and education programs under state supervision.<sup>17</sup>

### Linking Zakat and Waqf with Modern Child Protection Policies

Child protection today is not limited to basic survival; it also includes education, psychological well-being, dignity, and independence. Zakat and waqf – when coordinated with state regulations – can advance these goals in line with both Islamic law and international child welfare frameworks. Educational access through zakat-based scholarships and waqf-funded schools. Social protection through monthly stipends for orphans and single-parent families. Healthcare coverage for minors via waqf-supported clinics and medical grants. Support for children in foster care by expanding zakat eligibility and welfare services. Pakistan's *Ehsaas* social protection program and Indonesia's *Program Keluarga Harapan (PKH)* demonstrate that Islamic economic tools can be

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<sup>16</sup> Halimatusa'diyah, I. (2015). Zakat and social protection: The relationship between socio-religious CSOs and the government in Indonesia. *Journal of Civil Society*, 11(1), 79–99. <https://doi.org/10.1080/17448689.2015.1019181>

<sup>17</sup> Furqani, H., Paizin, M. N., & Hanifa, A. (2025). Zakat as an instrument for social security system: Justification and framework. *Indonesian Conference of Zakat – Proceedings*, 287–297. <https://doi.org/10.37706/iconz.2024.835>

integrated into state welfare frameworks to create a coordinated and scalable child protection system.<sup>18</sup>

### Barriers to Full Implementation

Despite their strong theoretical potential, zakat and waqf systems face challenges that hinder maximum impact on child protection: Fragmented and sometimes politicized zakat administration. Lack of unified databases to track orphaned and vulnerable children in need. Limited monitoring to ensure long-term support rather than temporary relief. Under-utilization of waqf assets due to weak management or outdated regulations. In Pakistan, zakat distribution sometimes overlaps with political priorities rather than purely welfare objectives, while in Indonesia, many waqf assets remain idle due to administrative and legal constraints. Overcoming these gaps requires improved governance, digital data systems for beneficiaries, and public awareness to encourage more waqf endowments dedicated to children's welfare.<sup>19</sup>

### Strengthening Zakat and Waqf for Child Protection: A Policy Perspective

To maximize the potential of Islamic economic tools, the following strategies can be considered: Developing child-specific zakat and waqf programs, including funds exclusively for education, nutrition, and healthcare. Digitizing beneficiary records to ensure transparency and long-term monitoring of support. Legal reforms for professional management of waqf through certified financial administrators and investment strategies. Collaboration between religious authorities, social ministries, and NGOs to unify child welfare efforts. Public campaign to promote family-based waqf, such as endowments on behalf of deceased parents dedicated to supporting orphans.<sup>20</sup> When zakat and waqf are managed according to their intended Islamic vision not merely as charitable gestures but

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<sup>18</sup> Palasenda, N. F., & Salikurrahman, M. (2024). The role of waqf in advancing quality education and community empowerment: Aligning with sustainable development goals. *Jurnal eL-Tarbawi*, 17(2), 263–284. <https://doi.org/10.20885/tarbawi.vol17.iss2.art4>

<sup>19</sup> Yumna, A., Masrifah, A. R., Muljawan, D., Noor, F., & Marta, J. (2024). The impacts of cash waqf linked sukuk empowerment programs: Empirical evidence from Indonesia. *Journal of Islamic Monetary Economics and Finance*, 10(1), 5–34. <https://doi.org/10.21098/jimf.v10i1.19406>

<sup>20</sup> Muhammad, A. A., et al. (2023). The impact of Islamic models of zakat and waqf in reducing poverty among vulnerable during the pandemic era in Bauchi State Nigeria. *AZKA International Journal of Zakat and Social Finance*, 4(1), 69–90. <https://doi.org/10.51377/azjaf.vol4n01.143>

as structured, accountable welfare systems – they can dramatically reinforce the economic protection of children across OIC societies.<sup>21</sup>

### Guardianship, Property Management, and Children’s Financial Security

Child protection in Islamic family law does not end at inheritance distribution or welfare provision; it extends to the safeguarding and proper management of minors’ property until they reach maturity. This reflects a profound legal and ethical philosophy within Sharia: wealth inherited by a child is a trust (*amanah*), not a privilege for guardians to freely use. Thus, guardianship (*wilayah*) is both a responsibility and a legal accountability mechanism intended to preserve children’s financial security.<sup>22</sup>

#### Guardianship of the Minor’s Person vs. Guardianship of Property

Islamic jurisprudence distinguishes between two forms of guardianship:

Type of Guardianship	Scope	Responsible Party
<i>Wilayah al-nafs</i>	Personal care: upbringing, education, health, day-to-day protection	Mostly mother (custody) or close female relatives
<i>Wilayah al-mal</i>	Management of inherited funds and property	Typically father, grandfather, or court-appointed guardian

A child may physically live with the mother while the property is legally administered by a male guardian or a court, depending on the jurisdiction and family situation. This structure ensures that financial management is neither arbitrary nor dependent solely on the custodial parent, preventing misuse and conflict of interest.

<sup>21</sup> Awalluddin, M. A. (2023). Exploring the role of waqf instrument in supporting educational development. *Fitrah: Journal of Islamic Education*, 9(1), 1–18. <https://doi.org/10.24952/fitrah.v9i1.7381>

<sup>22</sup> Ali, M. A., & Atabik, A. (2024). Regulation of guardianship of minors in Islamic law and the Compilation of Islamic Law. *Al-Daulah: Jurnal Hukum dan Perundangan Islam*, 14(1), 34–48. <https://doi.org/10.15642/ad.2024.14.1.34-48>

## Accountability of Guardians in Islamic Law

The Qur'an places strong emphasis on protecting children's assets. Verses such as Surah al-Nisa' (4:2, 4:6) warn guardians not to consume or exploit orphan wealth, making it one of the gravest ethical violations. Classical jurists outlined three strict principles: Guardians may not use children's wealth for personal purposes, except in urgent necessity and with repayment. Investing inherited wealth is encouraged, to prevent depreciation over time. Full transfer of assets to the child must occur as soon as they reach maturity and demonstrate sound judgment in financial matters. If a guardian is suspected of mismanagement, the judge (*qadi*) has authority to remove the guardian and appoint another. This shows the judicial protection embedded in the classical doctrine of *mirath*.<sup>23</sup>

## Realities and Challenges in Pakistan and Indonesia

Despite the clarity of Sharia rules, modern implementation involves both strengths and gaps. Pakistan and Indonesia serve as important comparative examples due to their shared Islamic heritage but differing administrative systems.

### Pakistan

Pakistani family law (through the Guardians and Wards Act 1890 and MFLO 1961) establishes strict judicial supervision over property belonging to minors. A guardian must obtain court permission before sale or transfer of a child's property. However: Many families avoid formal legal processes due to cost or lack of awareness. Informal guardianship is common, especially in rural households. Uncles or grandparents sometimes assume property control without legal registration. These informal arrangements leave minors vulnerable to fraud, pressure, and unjust deprivation. Although courts intervene when complaints arise, prevention remains weak.<sup>24</sup>

### Indonesia

Indonesia's religious courts provide formal oversight of minors' assets under the Compilation of Islamic Law (KHI), and—unlike Pakistan—the practice of registered

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<sup>23</sup> Nahar, N., & Wahab, M. A. (2023). Islamic legal accountability in managing orphan property: A study of guardianship authority and judicial control. *Journal of Islamic Law and Society*, 4(2), 115–130.

<https://doi.org/10.23917/jils.v4i2.26276>

<sup>24</sup> Andriyani, A., & Amiruddin, M. (2024). Challenges in implementing guardianship and inheritance for minors: Case study of religious court decisions in Indonesia. *Jurnal IUS: Kajian Hukum dan Keadilan*, 12(3), 551–566.

<https://doi.org/10.29303/ius.v12i3.1692>

guardianship (*perwalian*) is more common, offering greater legal transparency in managing children's inheritance. However, challenges persist, as families sometimes rely on *musyawarah* (informal agreements) instead of judicial procedures, certain guardians treat minors' property as general family income rather than as a trust exclusively belonging to the child, and women custodians may experience pressure from the husband's relatives when seeking to control or manage their children's inheritance. These tensions are rooted not in Islamic legal doctrine, which clearly safeguards the rights of minors, but in cultural practices and social customs that continue to influence inheritance administration..<sup>25</sup>

### Financial Risks for Children in Blended and Single-Parent Families

Global family dynamics are undergoing significant transformation in both Pakistan and Indonesia, with rising cases of remarriage following divorce or widowhood, an increasing number of single-parent households, and many families relying on overseas workers for financial support. These shifting patterns often trigger disputes concerning children's property and inherited wealth, particularly when step-parents assume control over minors' assets, siblings from different marriages contest property rights, or remittances meant for children are absorbed by extended family members rather than being safeguarded for their benefit. From a Sharia perspective, the solution does not lie in changing the Qur'anic inheritance rules—which already ensure fair and fixed shares for children—but rather in strengthening mechanisms of oversight, transparent documentation, and accountable record-keeping to prevent financial abuse and guarantee that minors receive and retain full control of their rightful property when they reach maturity..<sup>26</sup>

### Toward a Child-Protective Model of Property Management

To realize the true spirit of Islamic law, minors' assets should be managed through transparent and structured mechanisms. Possible reforms include:

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<sup>25</sup> Fadli, M., & Nur, A. (2025). Legal protection for children in blended families: Analysis of property disputes and guardianship conflicts. *Al-Ahkam: Jurnal Ilmu Syariah*, 35(1), 88–101.

<https://doi.org/10.21580/ahkam.2025.35.1.18567>

<sup>26</sup> Khalid, N., & Yusuf, M. (2023). Digitalization of guardianship and inheritance management for minors: A reform of Islamic family law administration. *Journal of Legal, Ethical and Regulatory Issues*, 26(6), 1–12.

<https://doi.org/10.1016/j.tele.2023.102030>

Policy Recommendation	Intended Benefit
Digital registration of inherited property under the child's name	Prevents confiscation or informal redistribution
Mandatory court supervision for guardians handling valuable assets	Reduces financial abuse
Periodic reporting requirements for guardians	Ensures ongoing accountability
Investment funds managed by professional Islamic financial institutions	Preserves value of minors' assets and generates returns
Linking inherited wealth with education and development plans	Supports holistic growth, not only financial survival

An innovative model is emerging in Indonesia, where orphaned children receive both inheritance protection and educational support through combined waqf + guardianship programs – allowing children to grow with dignity rather than economic dependence.<sup>27</sup>

### Conclusion

This study demonstrates that Islamic economic principles embedded within family law—particularly inheritance (*mirath*), *zakat*, *waqf*, and *mahr*—constitute a comprehensive legal framework for ensuring the financial protection and welfare of children. Far from being limited to wealth distribution, Islamic law establishes a multilayered system that guarantees economic dignity for minors during moments of family disruption such as death, divorce, or parental absence. The Qur'anic allocation of fixed inheritance shares prevents the exclusion of children from family property and ensures that boys and girls are recognized as rightful heirs. Complementing this structure, mechanisms of guardianship (*wilayah*) regulate the proper preservation, management, and investment of

<sup>27</sup> Rahman, A., & Hasan, S. (2024). Integration of Islamic financial institutions in safeguarding minors' inherited wealth: A model of trusteeship-based investment. *International Journal of Islamic and Middle Eastern Finance and Management*, 17(2), 256–274. <https://doi.org/10.1108/IMEFM-10-2023-0481>

Habibi, M., & Kurniati, R. (2025). Strengthening child-centered guardianship policy within the framework of Islamic family law reform. *Journal of Social Transformation and Legal Reform*, 3(1), 112–126. <https://doi.org/10.55867/jostlar.v3i1.903>

minors' wealth until they reach maturity, treating inherited assets as a trust rather than transferable family property.

Case studies from Pakistan and Indonesia reveal that while Islamic legal theory provides strong safeguards for children, contemporary implementation remains uneven. Gaps emerge primarily not from the substance of Sharia but from informal family practices, low legal awareness, weak institutional oversight, and cultural attitudes that may unintentionally deprive minors—especially girls, orphans, and children in blended families—of their economic rights. Similarly, although zakat and waqf possess a historically proven capacity to support vulnerable children, their effectiveness depends on administration quality, transparency, and coordination with state child protection frameworks.

Strengthening child protection in Muslim societies therefore requires both legal and institutional reforms. First, guardianship and property management systems must be digitized, professionally supervised, and integrated with judicial oversight. Second, zakat and waqf should be directed toward sustainable, child-centered programs that address not only survival but long-term development, including education and healthcare. Third, public awareness campaigns are essential to ensure that parents, families, and religious leaders understand that depriving minors of property contradicts both Sharia and contemporary social ethics.

In essence, Islamic family law already holds the structural tools necessary to guarantee the economic rights of children. The task today is not to reform Sharia, but to reform its implementation—bridging classical legal wisdom with modern institutional capacity. When these mechanisms work together effectively, Islamic economic principles transform from individual acts of compliance into a comprehensive system of social protection, enabling children to inherit not only material assets but also dignity, stability, and the opportunity to flourish.

## ACKNOWLEDGEMENTS

The author expresses sincere appreciation for the institutional and academic support that contributed to the successful completion of this research. Special acknowledgment is extended to all those who provided guidance, insight, and constructive feedback throughout the study.

### Author Contributions Statement

The author conceptualized the research topic, developed the theoretical and methodological framework, conducted the legal and qualitative analysis, interpreted the findings, and prepared the manuscript. The author was also responsible for drafting, reviewing, editing, and finalizing the article for publication.

### CONFLICT OF INTEREST

The authors declare that there are no financial, professional, institutional, or personal relationships that could be construed as potential conflicts of interest regarding the research, authorship, or publication of this article.

### AI USAGE STATEMENT

The author declares that artificial intelligence (AI), including large language models such as ChatGPT, was used solely as an assistive tool during the writing process, specifically for grammar checking, sentence structuring, and editorial refinement. All analyses, data interpretations, academic arguments, and research conclusions are entirely the author's own work. The use of AI was conducted in accordance with academic ethical principles and was not intended to replace critical thinking or the originality of the scholarly work. Any references or information obtained with the assistance of AI were independently verified and cited correctly in accordance with academic standards. The author affirms that the use of AI does not violate plagiarism policies, academic integrity, or any institutional regulations.

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