Journal of Management, Economic, and Accounting

Zakat As An Instrument Of Income Redistribution: An Analysis From The Perspective Of Islamic Microeconomics

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ARTICLE HISTORY

Received [20 Juni 2026]
Revised [25 Juli 2026]
Accepted [31 Juli 2026]

KEYWORDS

Zakat, Income Redistribution, Islamic Microeconomics, Market Inequality, Mustahik, Muzakki.

ABSTRAK

Artikel ini mengkaji peran zakat sebagai instrumen redistribusi pendapatan melalui kacamata mikroekonomi Islam. Dengan mengacu pada 22 artikel yang telah ditelaah oleh rekan sejawat (peer-reviewed) yang diterbitkan antara tahun 2015 dan 2025, yang dipilih melalui metodologi Tinjauan Pustaka Sistematis (SLR), penelitian ini mengidentifikasi tiga mekanisme utama yang menjadi dasar kerja zakat: pertama, zakat memfasilitasi transfer pendapatan langsung kepada mustahik, yang secara substansial meningkatkan kesejahteraan mereka sesuai dengan prinsip utilitas marjinal yang menurun; kedua, zakat memperbaiki kegagalan distribusi yang tidak dapat diatasi oleh mekanisme pasar saja; dan ketiga, zakat merangsang daya beli kelompok berpenghasilan rendah, sehingga menghasilkan efek pengganda ekonomi lokal. Berdasarkan temuan ini, artikel ini berpendapat bahwa zakat seharusnya diakui bukan sekadar sebagai kewajiban filantropi, melainkan sebagai komponen integral dari kerangka ekonomi yang adil dan inklusif. Mewujudkan potensi ini dalam praktik memerlukan penguatan tata kelola kelembagaan serta memastikan pengelolaan pengumpulan dan pendistribusian zakat secara profesional.

ABSTRACT

This article examines the role of zakat as an instrument of income redistribution through the lens of Islamic microeconomics. Drawing on 22 peer-reviewed articles published between 2015 and 2025, selected through a Systematic Literature Review (SLR) methodology, the study identifies three principal mechanisms through which zakat operates: first, it facilitates direct income transfers to mustahik, substantially enhancing their welfare in accordance with the principle of diminishing marginal utility; second, it corrects distributional failures that market mechanisms alone are unable to resolve; and third, it stimulates the purchasing power of lower-income groups, thereby generating a local economic multiplier effect. On the basis of these findings, this article contends that zakat ought to be recognized not merely as a philanthropic obligation, but as an integral component of a just and inclusive economic architecture. Realizing this potential in practice requires the reinforcement of institutional governance and the professional management of zakat collection and distribution.

INTRODUCTION

Income inequality remains one of the most persistent and structurally entrenched challenges facing contemporary economies. According to data from the Central Statistics Agency (BPS, 2024), despite sustained positive growth in Indonesia's gross domestic product, the national Gini coefficient as of March 2024 remained in the range of 0.38 to 0.40 — indicating that the fruits of economic expansion have not been distributed equitably across all segments of society. This reality exposes a fundamental limitation of market-based systems in achieving distributive justice and opens space for exploring more comprehensive alternative approaches.

It is within this context that Islamic economic instruments, and zakat in particular, merit serious scholarly attention. Zakat is not simply a religious duty; it constitutes an organized, obligatory, and theologically grounded system of income redistribution. Every Muslim who meets the thresholds of nisab (minimum wealth) and haul (one lunar year of ownership) is required to transfer 2.5 percent of their accumulated assets. Were this obligation fulfilled comprehensively, its capacity to mobilize trillions of rupiah within the broader economic circuit would be substantial.

As the country with the world's largest Muslim-majority population, Indonesia possesses an enormous zakat potential. According to the Indonesia Zakat Outlook 2023 published by BAZNAS, national zakat potential is estimated at IDR 327 trillion per year. Yet the amount actually collected by formal institutions remains far below that figure. This gap between potential and realization stems from several factors: limited public literacy regarding zakat obligations, weak institutional governance among zakat management bodies, and insufficient appreciation for the economic functions that this act of worship fulfills.

Academic inquiry into zakat through an Islamic microeconomic lens remains comparatively underdeveloped relative to macroeconomic or jurisprudential studies. Yet the microeconomic perspective offers particularly sharp analytical tools for tracing zakat's impact on household behavior, market dynamics, and resource allocation at the community level. From this vantage point, zakat may be understood as a mechanism for correcting distributional market failures — operating alongside the price mechanism to promote both efficiency and equity.

Proceeding from this background, this article pursues three objectives: (1) to articulate how zakat functions as an income redistribution instrument within the framework of Islamic microeconomics; (2) to explain zakat's role in correcting market distributional imbalances; and (3) to identify the microeconomic implications of zakat for the purchasing power and welfare of mustahik. Taken together, this study aims to contribute to the development of Islamic economic theory while generating practical recommendations for more effective zakat management.

LITERATURE REVIEW

Income Redistribution in Economic Theory

Income redistribution, at its core, refers to efforts to correct the inequalities produced by market mechanisms. In conventional economic thought, redistribution involves the transfer of a portion of resources from wealthier groups to those with fewer means, through instruments such as taxation, subsidies, and social transfers. The Pareto efficiency standard — frequently invoked as a benchmark in market economics — is largely inadequate for capturing the dimension of social justice, given that Pareto-optimal outcomes may coexist with deep and persistent inequality. This represents one of the most consequential forms of market failure in the distributive domain.

Market failure occurs when the price system can no longer guide resource allocation efficiently. Its sources are varied: asymmetric information, unaccounted externalities, imperfect market structures, and an unequal initial distribution of wealth. Under such conditions, intervention from outside the market system becomes necessary. Unfortunately, conventional state intervention tends to be technocratic in character and frequently fails to address the moral and social roots of distributional injustice. Islamic economics offers a more integrative response — one that positions justice, ethics, and balance not as peripheral add-ons but as the foundational premises of the system itself.

Zakat: Concept and Economic Dimensions

Zakat is the third pillar of Islam, explicitly enjoined in the Qur'an upon every Muslim who meets the conditions of nisab and haul. To reduce zakat to a purely ritual act, however, is to overlook half of its nature. Zakat is, in concrete terms, a social financial instrument: it not only fulfills a religious obligation, but actively transfers resources from those with surplus to those in need, with the explicit aim of narrowing inequality and expanding access to welfare.Viewed through the lens of microeconomics, zakat operates through a mechanism of direct transfers from muzakki to mustahik. These transfers generate what economists term an income effect: recipient households experience an increase in spending capacity, which in turn stimulates demand in local markets. Through this process, zakat does not merely perform a redistributive function — it simultaneously activates the economy from the bottom up.

Chapra (1992) argued that the Islamic economic system does not reject the market but complements it with redistributive instruments such as zakat, ensuring that no one is left behind by market logic. This perspective has remained influential and continues to be developed by contemporary scholars. Masyita (2018), for instance, affirms that zakat represents an Islamic fiscal instrument capable of performing structural redistribution within modern economies. Kahf (1999), meanwhile, explains that within the Islamic economic framework, zakat functions analogously to a mandatory social tax, but one that flows directly to eligible recipients without the protracted bureaucratic layers characteristic of conventional welfare systems. This argument is reinforced by Johari, Ali, and Aziz (2015), who demonstrate that professionally managed zakat institutions are capable of sustaining these redistributive functions in Muslim-majority country contexts.

Zakat as a Corrective Instrument for Market Inequality

Within the Islamic economic framework, the question of wealth distribution is not a purely technical matter of efficiency — it is inseparable from the fulfillment of individual rights and the prevention of inequality that causes widespread harm. To this end, the Islamic economic system provides three primary pillars of redistribution: zakat, infaq, and waqf, each complementing the others.

From an Islamic microeconomic perspective, market inequality is not merely a technical malfunction but a symptom of a social order that has departed from Islamic values of justice. When zakat reaches its intended recipients, it does more than move money from one party to another: it opens access for marginalized groups to markets and services — including education, healthcare, and basic necessities — that have long been beyond their reach.

Contemporary Muslim scholars have increasingly recognized the need for institutional embedding of zakat so that its corrective function can operate in a structured and sustainable manner. Iqbal and Mirakhor (2013) emphasize that the Islamic economic system is inherently designed to prevent wealth concentration through mandatory instruments like zakat, and that its effectiveness depends critically on the quality of the institutions managing it. Without robust institutional governance, zakat risks becoming little more than a one-off consumptive transfer with no lasting structural impact. With sound institutionalization, by contrast, it can serve as a sustained driver of microeconomic activity with long-term consequences for economic justice.

RESEARCH METHODOLOGY

This study employs a Systematic Literature Review (SLR) approach to identify, screen, and synthesize relevant scholarly works on the mechanisms of zakat redistribution within the Islamic microeconomic framework. This method was selected because it enables the construction of theoretically robust arguments grounded in the accumulated findings of prior research, conducted in a systematic and verifiable manner.

Data Sources

Literature searches were conducted across three primary databases: (1) Google Scholar, (2) Portal Garuda (garuda.kemdikbud.go.id), and (3) the official repository of the BAZNAS Centre for Strategic Studies (puskasbaznas.com). In addition, a selection of classical works by foundational Islamic economic scholars, including Chapra, Kahf, and Al-Qaradawi were incorporated as theoretical anchors to strengthen the analytical framework.

Inclusion and Exclusion Criteria

Articles included in this review were required to meet four criteria:

- Published within the period from 2015 to 2025;
- Indexed in Sinta, Scopus, or Web of Science;
- Addressing the theme of zakat in relation to income redistribution, economic inequality, or mustahik welfare; and
- Written in Indonesian or English.

Articles lacking a clear methodology, offering opinion without empirical support, or deemed insufficiently relevant to the focus of this inquiry were excluded from the analysis.

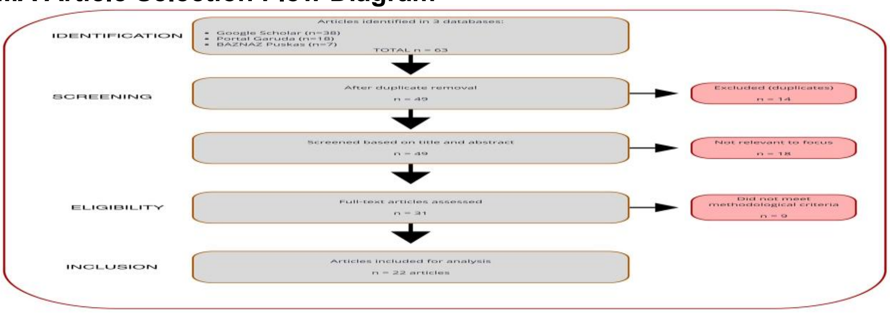
Selection and Analysis Process

An initial search yielded more than 60 potentially relevant articles. Following the application of the selection criteria and deduplication checks, 22 articles were ultimately selected for in-depth review. Each article was examined with respect to its abstract, introduction, findings, and conclusions. The resulting synthesis was organized into three thematic clusters:

- Mechanisms of income transfer through zakat;
- The role of zakat in correcting market distributional failures; and
- Microeconomic implications of zakat for the purchasing power and welfare of mustahik.

The article selection process followed the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) flow. Of 63 articles identified in the initial search (Google Scholar: 38; Portal Garuda: 18; BAZNAS Puskas: 7), 14 were removed due to duplication, leaving 49 for title and abstract screening. A further 18 were excluded for insufficient relevance to the research focus, and 9 were excluded for failing to meet the methodological criteria. The remaining 22 articles were deemed eligible for full-text analysis.

Figure 1. PRISMA Article Selection Flow Diagram



Source: Adapted from Moher et al. (2009), processed by the author (2025)

e-ISSN : **2962-4134**

Table 1. Summary of Reviewed Articles (22 Selected Articles)

No	Author & Year	Method	Thematic Cluster	Key Findings
1	Damanik, Amrin, & Albahi (2024)	Qualitative descriptive	Income transfer	Zakat significantly improves mustahik welfare through good governance and digitalization
2	Kamal, Fathoni, & Rahayu (2021)	Quantitative (panel regression)	Purchasing power & multiplier effect	Zakat distribution and Islamic bank financing significantly reduce income inequality
3	Hidayati, Hafidhuddin, & Beik (2024)	Literature study	Market inequality correction	Zakat redistributes wealth structurally and corrects distributional failures beyond market capacity
4	Makraja (2024)	Conceptual analysis	Income transfer	Zakat functions as an Islamic economic instrument reinforcing distributive justice in market systems
5	Nurul Khalida (2023)	Literature study	Income transfer	Zakat as an Islamic fiscal policy solution for improving communal economic welfare
6	Sari & Santi (2025)	Literature study	Income transfer	Zakat as the primary instrument for poverty alleviation in Islamic economic perspective
7	Canggih, Fikriyah, & Yasin (2017)	Quantitative descriptive	Market inequality correction	A large gap between zakat potential and realization in Indonesia reflects institutional governance limitations
8	Beik & Arsyianti (2016)	Literature study	Income transfer	Zakat is a key pillar of Islamic economic development supporting equitable welfare
9	Kasri & Nikmatullah (2019)	Quantitative	Purchasing power & multiplier effect	Each productively distributed rupiah of zakat generates a measurable economic multiplier in recipient communities
10	Mukhlisin & Hudaefi (2020)	Quantitative descriptive	Purchasing power & multiplier effect	Zakat distribution positively correlates with increased local market activity, especially in micro-enterprises and basic trade
11	Pertiwi, Lubis, & Beik (2018)	Quantitative (survey)	Purchasing power & multiplier effect	Productive zakat demonstrably raises mustahik income and welfare at BAZNAS Banyumas Regency
12	Pratama (2015)	Literature study	Market inequality correction	Zakat plays a strategic role in addressing structural poverty when supported by strong institutions
13	Wahyuddin & Triyanta (2022)	Conceptual analysis	Purchasing power & multiplier effect	Zakat distribution in Islamic micro perspective produces multiplier effects on more inclusive local markets
14	Fuadi (2018)	Qualitative descriptive	Market inequality	Zakat is an effective instrument for poverty reduction and income inequality

No	Author & Year	Method	Thematic Cluster	Key Findings
			correction	when institutionally managed
15	Beik & Pratama (2019)	Exploratory analysis	Market inequality correction	Zakat development within the Islamic economic framework supports equitable sustainable development
16	Amalia & Al Arif (2013)	Comparative study	Market inequality correction	Islamic microfinance institutions and zakat synergize to empower low-income groups in Indonesia
17	Firdaus, Beik, Irawan, & Juanda (2012)	Quantitative	Income transfer	Indonesia's national zakat potential is vast, yet realization remains far below estimated capacity
18	Tsani et al. (2013)	Quantitative (panel data)	Purchasing power & multiplier effect	Government social sector spending affects poverty alleviation through improvements in human capital quality
19	Kahf (1999)	Institutional analysis	Market inequality correction	Zakat functions as a mandatory social tax flowing directly to eligible recipients without bureaucratic layers
20	Chapra (1992)	Theoretical analysis	Income transfer	The Islamic economic system complements markets with redistributive instruments to ensure no one is left behind
21	Al-Qaradawi (2000)	Jurisprudential & economic analysis	Market inequality correction	Comprehensive zakat jurisprudence establishing the legal and economic foundation of zakat obligation
22	BAZNAS (2023)	Statistical report	Income transfer	Indonesia's national zakat potential reaches IDR 327 trillion per year, yet realization remains critically low

Source: Compiled from SLR selection results (2025)

RESULTS AND DISCUSSION

Zakat as a Mechanism of Inter-Group Income Transfer

The reviewed literature consistently establishes that zakat functions as a mandatory and regularized mechanism of income transfer from muzakki to mustahik. From a microeconomic standpoint, this transfer produces two simultaneous effects. On one side, the reduction of 2.5 percent of accumulated wealth from muzakki has a negligible impact on their welfare, since the marginal utility of additional wealth is already low at higher income levels. On the other side, the same amount received by mustahik generates a proportionally far greater welfare gain, given their substantially lower income base. In theoretical terms, every rupiah transferred from muzakki to mustahik produces a net increase in aggregate social welfare.

This finding is corroborated by Damanik et al. (2024), who conclude that the welfare impact of zakat can be amplified considerably through a set of concrete institutional measures: strengthening the governance capacity of amil institutions, digitizing zakat collection and distribution services, improving public zakat literacy, and designing economic empowerment programs that target the structural roots of poverty.

These dynamics align with the principle of diminishing marginal utility — a foundational concept in microeconomic theory. When wealth accumulates in the hands of a few, each additional unit of wealth yields diminishing returns in terms of well-being. When a portion of that wealth is redirected toward those in need, the welfare gains are correspondingly amplified. By fixing the zakat obligation at 2.5 percent of accumulated assets, the Islamic framework automatically activates this principle on an annual, systematic basis.

Zakat's Role in Correcting Market Distributional Failures

Income inequality represents one of the most intractable forms of market failure — one that price mechanisms alone are structurally ill-equipped to address. Left to its own devices, the free market naturally rewards those who already possess capital and productive capacity, potentially creating self-reinforcing cycles of wealth concentration. Markets that operate on principles of justice and transparency, as emphasized in Islamic economic thought, yield not only economic gains but also social stability. This underscores the importance of integrating Islamic values into economic frameworks and institutional oversight.

Zakat offers a corrective mechanism that is permanent and systemically embedded rather than contingent on political cycles. Unlike government fiscal policies — which may shift in response to changing political interests — the zakat obligation is rooted in an immutable theological foundation. The literature examined here shows that zakat-based empowerment approaches address poverty not merely in the short term, but foster deeper structural transformation: building individuals' capacity for financial self-sufficiency and creating new economic opportunities. This orientation is consistent with the axiological values of Islamic economics, which emphasize social justice, sustainability, and solidarity.

In this context, the concept of productive zakat deserves particular attention. The distribution of zakat that extends beyond consumptive assistance to encompass productive purposes — such as micro-enterprise seed capital or vocational skills training — has been shown to elevate mustahik to a point where they may eventually become muzakki themselves. This kind of structural transformation is far more consequential than one-time cash transfers that are consumed without generating lasting change.

Microeconomic Implications of Zakat for Purchasing Power and Mustahik Welfare

From a microeconomic standpoint, the receipt of zakat directly expands the consumption capacity of mustahik. As the purchasing power of this group rises, aggregate demand for goods and services in local markets strengthens accordingly. This dynamic triggers a multiplier effect within the local economy, particularly in areas with a relatively large concentration of mustahik.

Kamal et al. (2021) document that zakat disbursement has a measurable and significant positive effect on recipients' purchasing power. As basic needs are met, households gain the capacity to participate meaningfully in economic activity, which in turn contributes to local economic growth. This finding is reinforced by Kasri and Nikmatullah (2019), who specifically measured the economic multiplier generated by zakat distribution in Indonesia, finding that each rupiah of zakat disbursed productively generates multiple rounds of economic circulation within recipient communities. Mukhlisin and Hudaefi (2020), in a study conducted in West Java Province, further find that zakat distribution correlates positively with increased local market activity — particularly in the micro-enterprise sector and basic commodity trade — with the downstream effect of reducing demand distortions that arise from deep structural inequality.

In highly unequal economies, markets for luxury goods tend to expand while markets for basic necessities stagnate — a pattern that reflects systemic resource misallocation. When zakat is distributed effectively, demand at the lower end of the income distribution rises, market supply curves adjust upward, and overall market dynamics become more inclusive and dynamic.

The potential of zakat to reduce inequality and broaden economic participation among low-income populations is considerable. Yet this potential will remain unrealized without serious and sustained institutional commitment: transparent governance, precise targeting, and an orientation toward long-term empowerment rather than routine formalistic disbursement.

CONCLUSION

This study reaffirms that zakat is far more than a religious obligation — it is an instrument of income redistribution that is both theoretically coherent and empirically grounded in its capacity to correct the inequalities generated by market mechanisms. Within the Islamic microeconomic framework, zakat operates through three primary channels: as a direct income transfer that substantially improves mustahik welfare; as a structural corrective instrument for market distributional failures; and as a driver of purchasing power that produces multiplier effects across local economies.

Theoretically, this study contributes to a paradigm shift in how zakat is conceptualized within Islamic economic discourse — moving from a philanthropic instrument to an indispensable component of a just market architecture. Practically, the findings underscore the urgency of strengthening zakat institutions and governance so that the instrument's considerable potential translates into measurable, on-the-ground outcomes rather than remaining aspirational.

This study acknowledges a key limitation: its analytical approach is qualitative-synthetic in nature, without statistical meta-analysis. Consequently, the effect sizes attributable to each zakat mechanism cannot be quantified with precision. This gap opens important avenues for future research.

For subsequent studies, it is recommended that quantitative testing be undertaken to measure the multiplier effects of zakat distribution on local economies across various regions of Indonesia, with priority given to areas with high concentrations of mustahik, including Aceh, Nusa Tenggara, and Maluku.

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