

# Income Distribution and Economic Justice in Islamic Economics

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## Abstract

*Economic inequality remains a major problem in various countries, including Indonesia, characterized by unequal income distribution. This study aims to analyze the role of the distribution system in Islamic economics in addressing economic inequality, with a focus on the instruments of zakat, infaq, sedekah, and waqf. The research method used is a qualitative approach with a literature study (library research), utilizing secondary data obtained from reputable international journals and relevant scientific sources. Data analysis techniques were conducted descriptively and qualitatively by comparing the results of various previous studies. The results show that the Islamic distribution system has great potential in reducing economic inequality through a more equitable mechanism for wealth redistribution. Zakat has been proven to play a role in improving community welfare and reducing poverty levels, while other instruments such as waqf, infaq, and sedekah contribute to sustainable social and economic development. However, in practice, the effectiveness of this system still faces various obstacles, such as low public awareness, suboptimal institutional management, and limited use of technology. Thus, it can be concluded that the Islamic distribution system is a relevant solution to address economic inequality, but requires strengthening in implementation to achieve maximum impact. This research is expected to contribute to the development of Islamic economics and serve as a reference for policymakers in formulating more effective strategies for economic equality.*

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**Keywords** *Islamic distribution, economic inequality, zakat, welfare, Islamic economics*

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## INTRODUCTION

Economic inequality is a fundamental issue that continues to be a concern in economic development, both in developed and developing countries. This inequality arises when the distribution of income and wealth within a society is unequal. In this situation, a small segment of society has greater access to economic resources, capital, education, employment, and business

opportunities, while the majority still faces limitations in meeting basic needs. Economic inequality is not only related to differences in income but also relates to differences in access to welfare, public services, quality of life, and opportunities to improve standards of living. Therefore, economic inequality is a serious problem because it can have long-term impacts on social stability and the sustainability of a country's development (World Bank, 2020).

In modern society, economic inequality can manifest in various forms. For example, some groups enjoy quality education, good healthcare, decent housing, and access to technology and business capital. On the other hand, many still struggle to find permanent employment, lack access to adequate education and healthcare services, and live in unstable economic conditions. This situation demonstrates that economic growth is not always accompanied by equitable distribution of prosperity. A country may experience increased economic growth, but if the benefits of that growth are enjoyed only by certain groups, inequality will remain a major problem (Piketty, 2014).

One of the main causes of economic inequality is the unequal distribution of income. Unequal income distribution leads to the concentration of wealth among certain groups. In an economic system that relies too heavily on market mechanisms, those with substantial capital tend to have greater opportunities to expand their wealth. Meanwhile, the poor often struggle to escape the cycle of poverty due to limited access to education, capital, employment, and economic networks. As a result, the gap between the rich and the poor widens. This demonstrates that market mechanisms are not always capable of automatically creating economic justice (Sen, 1999).

From a conventional economic perspective, income distribution is often viewed as a result of production activities and market mechanisms. Those with factors of production, such as land, capital, and skills, will earn higher incomes than those without them. While this approach can promote economic efficiency, in practice, this system often results in inequality. This is because not all people have the same starting position in accessing economic resources. Groups with better capital and education will more easily benefit, while the poor will be increasingly left behind (Piketty, 2014).

Therefore, an economic system is needed that is not solely oriented toward growth and profit, but also considers aspects of equality, justice, and social welfare. In this context, Islamic economics offers a distinct alternative to conventional economic systems. Islamic economics addresses not only production, consumption, and exchange activities but also places significant emphasis on wealth distribution. Islam views wealth not as absolute personal

property but as a trust from Allah SWT that must be used righteously and for the benefit of society at large (Chapra, 2000).

The concept of distribution in Islamic economics is based on the principles of justice, balance, social responsibility, and the prohibition of the accumulation of wealth in the hands of certain groups. Islam does not prohibit hard work and the acquisition of wealth, but it also emphasizes that the wealth of the rich also includes rights for the poor and those in need. This principle demonstrates that wealth ownership in Islam is always accompanied by social responsibility. Therefore, wealth should not circulate solely among the wealthy but should flow to all levels of society to create social and economic balance (Al-Qaradawi, 1999).

One of the main distribution instruments in Islamic economics is zakat. Zakat is obligatory for every Muslim who meets certain requirements. Zakat has two main dimensions: worship and socio-economic. As an act of worship, zakat represents a Muslim's obedience to Allah SWT. Meanwhile, as a socio-economic instrument, zakat serves to assist the poor, reduce income inequality, and improve social welfare. Through zakat, a portion of the wealth of the wealthy is distributed to those in need, such as the poor, the needy, amil (managers of the poor), converts, gharim (people of poverty), fisabilillah (the beneficiaries of Allah), ibn sabil (the beneficiaries of the poor), and other zakat recipients (Kahf, 1999).

In addition to zakat, Islamic economics also recognizes other distribution instruments such as infaq, sedekah, and waqf. Infaq and sedekah are more flexible because they do not have specific restrictions like zakat. Both can be given at any time and to anyone in need. Infaq and sedekah play a vital role in strengthening social solidarity, assisting those experiencing hardship, and fostering a sense of caring for others. Meanwhile, waqf has long-term characteristics because waqf assets can be used for social purposes on a sustainable basis. Waqf can be used to build schools, hospitals, mosques, public facilities, and other productive activities that provide broad benefits to society (Ahmed, 2004).

Throughout Islamic history, distribution instruments such as zakat and waqf have been shown to play a significant role in building social welfare. During the golden age of Islam, zakat and waqf institutions served not only as religious institutions but also as socio-economic institutions supporting community development. Waqf, for example, was used to finance education, health care, social services, and public infrastructure development. This demonstrates that the Islamic distribution system has significant potential to create economic justice if managed properly and professionally (Hassan & Lewis, 2007).

In the Indonesian context, the Islamic distribution system holds significant relevance. As the country with the largest Muslim population in the world, Indonesia possesses significant potential for zakat, infaq, sedekah, and waqf (endowments). If this potential can be optimally collected and managed, Islamic social funds could become a significant resource for reducing poverty and economic inequality. However, the reality on the ground shows that this potential has not been fully tapped. There remains a gap between the potential of Islamic social funds and the actual collection and distribution (BAZNAS, 2022).

Several obstacles contributing to the suboptimal Islamic distribution system include low public literacy regarding zakat and waqf, lack of trust in managing institutions, weak transparency, and unequal use of digital technology. Some communities still distribute zakat directly to recipients without going through official institutions. While this remains a form of worship, from a socio-economic management perspective, direct distribution is often poorly measured and unsustainable. As a result, zakat is largely consumptive and not fully directed towards the economic empowerment of the poor (OJK, 2021).

Furthermore, another challenge is the weak integration between zakat institutions, waqf recipients, the government, and the Islamic financial sector. However, if all parties could work together, the Islamic distribution system could be a more powerful instrument in addressing economic inequality. For example, zakat can be used to support the basic needs of those entitled to receive it, while productive waqf can be used to create long-term income sources. With this integration, Islamic distribution plays a role not only in social assistance but also in sustainable economic empowerment (Chapra, 2008).

The development of digital technology actually opens up significant opportunities for optimizing Islamic distribution. The digitization of zakat, infaq, sedekah, and waqf can facilitate the community in fulfilling their obligations and social concerns. Through digital platforms, the payment process becomes easier, faster, and more transparent. Furthermore, managing institutions can more openly report on fund collection and distribution to the public. This transparency is crucial for increasing public trust in Islamic social fund management institutions (BAZNAS, 2022).

Based on this description, it is clear that the distribution system in Islamic economics has significant potential to address economic inequality. However, this potential can only have a real impact if supported by professional, transparent, accountable, and technology-based management. Therefore, studying income distribution and economic justice from an Islamic economic perspective is crucial. This research is expected to provide a deeper

understanding of the role of zakat, infaq, sedekah, and waqf in creating equitable welfare and reducing economic inequality in society.

## **RESEARCH METHODS**

This research employed library research. This approach was chosen because it focused on analyzing the concept and role of distribution systems in Islamic economics in addressing economic inequality, based on relevant scientific sources. Through this approach, researchers gained a deeper understanding of the concept of distribution in Islam and its implementation in a modern economic context.

The data sources used in this study consist of secondary data, obtained from various literature sources such as reputable international journals, academic books, research reports, and official publications related to Islamic economics, income distribution, and economic inequality. The journal articles used as references are indexed and have a Digital Object Identifier (DOI), ensuring academic accountability.

The data collection technique in this study was conducted through documentation studies, namely by collecting, reading, and reviewing various literature sources relevant to the research topic. Researchers searched for data through scientific databases such as Google Scholar, ScienceDirect, Springer, and credible Islamic economics journals. The selected data were then vetted based on their relevance to the research topic, year of publication, and source quality.

Next, the data analysis technique used was descriptive-qualitative analysis. In this stage, the collected data was analyzed by grouping, comparing, and interpreting various findings from previous research. The analysis was conducted to identify patterns, relationships, and differences in research findings related to the effectiveness of the Islamic distribution system in addressing economic inequality. Furthermore, the researchers also used a comparative analysis approach to compare various distribution instruments in Islam, such as zakat, infaq, sedekah, and waqf.

To ensure data validity, this study employed source triangulation, comparing various literature sources to obtain more accurate and objective conclusions. Thus, the research results are expected to have a high level of reliability and provide a comprehensive picture of the role of the Islamic distribution system in addressing economic inequality.

## **A. DISCUSSION**

The distribution system in Islamic economics is a crucial aspect that distinguishes it from other economic systems. In Islamic economics, economic activity is not solely directed toward achieving material gain, but also toward achieving justice, balance, and shared prosperity. Wealth

distribution is a primary concern because Islam views excessive inequality as damaging to the social order and giving rise to various problems, such as poverty, social jealousy, crime, and a weakening of community solidarity. Therefore, Islam provides clear rules and instruments to ensure that wealth does not circulate within a select group (Chapra, 2000).

The basic principle of distribution in Islamic economics is that wealth is a trust from Allah SWT. Humans are given the right to own, manage, and utilize wealth, but this right is not absolute. Within a person's wealth are the rights of others that must be fulfilled, especially the rights of the poor and needy. This principle differs from the liberal economic view, which emphasizes individual freedom to own and manage wealth. Islam still recognizes individual ownership, but such ownership must be exercised in accordance with moral values and social responsibility (Al-Qaradawi, 1999). Distribution in Islamic economics does not mean that everyone must have the same amount of wealth. Islam recognizes differences in individual abilities, efforts, skills, and fortune. However, Islam rejects extreme inequality that causes some people to live in excessive luxury, while others cannot meet basic needs. Therefore, justice in Islamic economics does not mean absolute equality, but rather a balance that gives everyone their rights proportionally. Every individual is given the opportunity to strive, but the vulnerable are still protected through social distribution mechanisms (Siddiqi, 2001).

One of the most important instruments in the Islamic distribution system is zakat. Zakat holds a very strategic position because it is obligatory for Muslims who meet the requirements. Zakat is not only a religious commandment, but also a socio-economic system designed to reduce inequality. Through zakat, a portion of a group's wealth is transferred to those in need. This creates a flow of wealth from surplus to deficit groups, thereby helping to reduce the concentration of wealth in certain groups (Kahf, 1999).

Zakat has a broad economic impact when managed effectively. First, zakat can increase the purchasing power of the poor. When those who mustahik receive zakat, they can use the funds to meet basic needs such as food, clothing, healthcare, and education. This increased purchasing power can stimulate economic activity at the grassroots level. Second, zakat can reduce the burden of poverty. Zakat assistance, especially when distributed productively, can help those who mustahik develop small businesses and earn independent incomes. Third, zakat can strengthen social solidarity by fostering concern between the rich and the poor (Ahmed, 2004).

In practice, zakat can be distributed in two forms: consumptive and productive. Consumptive zakat is given to meet the urgent needs of those entitled to receive it, such as food aid, healthcare costs, or disaster relief.

This form is important because it helps communities in emergencies. However, consumptive zakat alone is insufficient to address poverty in the long term. Therefore, productive zakat is needed, namely zakat used for economic empowerment activities, such as business capital, skills training, work equipment assistance, or micro-enterprise development. Productive zakat is more oriented towards the independence of those entitled to receive it so they can escape poverty sustainably (BAZNAS, 2022).

The effectiveness of zakat in reducing inequality depends heavily on the quality of its management. If zakat is managed professionally, transparently, and effectively, its impact on community welfare will be greater. Conversely, if zakat management is weak, unrecorded, and lacking transparency, zakat will not have an optimal impact. Therefore, zakat management institutions play a crucial role in ensuring that zakat funds are collected properly, distributed to the appropriate recipients, and used for truly beneficial programs (OJK, 2021).

One of the challenges in zakat management in Indonesia is the low level of collection compared to the existing zakat potential. This is due to several factors, including a lack of public literacy, low trust in zakat institutions, and the community's habit of distributing zakat directly to recipients. While direct distribution is still permitted, in the context of economic empowerment, distribution through official institutions allows for a more planned and sustainable program. Zakat institutions can collect data on eligible recipients, develop empowerment programs, and evaluate the impact of aid more systematically (BAZNAS, 2022).

Besides zakat, other important Islamic distribution instruments are alms (infaq) and charity (sadaqah). These are more flexible than zakat. While zakat has a nisab (minimum threshold), a certain number of years (haul), and a specific recipient group, alms (infaq) and charity can be given at any time, in any amount, and to anyone in need. This flexibility makes alms (infaq) and charity highly relevant in helping communities address various socio-economic challenges. For example, alms (infaq) and charity can be used to help disaster victims, finance orphans' education, provide health care, or support community social activities (Siddiqi, 2001).

Almsgiving and charity also have high moral value because they encourage individuals to share voluntarily. In Islamic economics, sharing is not only seen as a social act but also as part of developing a just economic character. Communities accustomed to almsgiving and charity will have a stronger level of social solidarity. This solidarity is crucial because the economic system cannot rely solely on the state or the market but also requires active community participation. Thus, almsgiving and charity complement zakat in strengthening the Islamic distribution system (Chapra, 2008).

Waqf is an Islamic distribution instrument with distinct characteristics from zakat, infaq, and sedekah. While zakat, infaq, and sedekah are often associated with direct assistance, waqf is more long-term. Waqf assets are essentially retained as their principal, while their benefits are used for the public good. Therefore, waqf can be a source of sustainable social financing. Throughout Islamic history, waqf has been used to build various public facilities such as mosques, madrasas, hospitals, libraries, roads, and other social service facilities (Ahmed, 2004).

In a modern context, waqf can be developed into productive waqf. Productive waqf is the management of waqf assets for activities that generate sustainable economic benefits. Examples include land waqf used to build business centers, productive agriculture, hospitals, schools, or commercial properties, the proceeds of which are used for social activities. With this concept, waqf is not merely a passive asset but can also serve as an instrument for community economic development. Productive waqf can create jobs, improve public services, and help finance social programs without relying entirely on the state budget (Hassan & Lewis, 2007).

The role of waqf in reducing economic inequality is significant because it can provide access to basic services for the poor. For example, educational waqf can help underprivileged communities obtain a decent education. Education is a crucial factor in breaking the cycle of poverty. With a good education, the poor have a greater opportunity to find employment and increase their income. Similarly, health waqf can help the poor access affordable healthcare. Thus, waqf plays a role in expanding access to welfare for the wider community (Ahmed, 2004).

However, like zakat, waqf management also faces various challenges. Many waqf assets are not yet managed productively. Some waqf assets are only used for traditional purposes, such as places of worship or cemeteries, despite their potential for broader development. Furthermore, obstacles persist in waqf asset data collection, waqf land certification, the professionalism of nazirs (managers), and the use of technology. If these obstacles are not addressed, waqf's potential to support economic justice will not be fully realized (OJK, 2021).

The Islamic distribution system is also closely linked to the concept of maqasid al-sharia (Islamic principles). Maqasid al-sharia emphasizes the protection of religion, life, intellect, lineage, and property. Fair economic distribution contributes to the achievement of these goals. For example, when the poor receive economic assistance, they can meet their living needs, thereby ensuring the protection of life. When zakat and waqf funds are used for education, the protection of the mind is achieved. When wealth distribution prevents extreme poverty, the stability of families and lineages is also enhanced (Chapra, 2008).

Compared to conventional economic systems, the Islamic distribution system has advantages because it combines spiritual, moral, social, and economic aspects. In conventional economics, distribution is often viewed as a technical issue related to fiscal policy, taxes, subsidies, and social transfers. Meanwhile, in Islamic economics, distribution is also related to religious awareness and moral responsibility. A Muslim pays zakat not only because of state policy, but also because of the belief that wealth must be purified and distributed to those who deserve it (Al-Qaradawi, 1999).

Another advantage of the Islamic distribution system is its combination of obligatory and voluntary instruments. Zakat is obligatory, while infaq, sadaqah, and waqf are voluntary. This combination gives the Islamic distribution system a strong foundation and flexibility. Obligatory instruments ensure a minimum flow of wealth from the wealthy to the needy, while voluntary instruments open up space for broader social participation. Thus, Islamic distribution relies not only on formal obligations but also on community social awareness (Kahf, 1999).

However, the Islamic distribution system will not be effective if it is only understood as a normative concept. Strong implementation is required in the form of institutions, regulations, technology, and human resources. Zakat and waqf institutions must be managed by professionals who understand sharia, management, finance, and community empowerment aspects. Professional management will increase program effectiveness and strengthen public trust. Public trust is crucial because Islamic social funds depend heavily on community participation (BAZNAS, 2022).

Transparency and accountability are crucial factors in strengthening the Islamic distribution system. Zakat and waqf management institutions must be able to transparently report on fund collection and distribution. The public needs to know how much money is collected, who receives it, what programs are being implemented, and how it impacts the welfare of those entitled to receive it. Transparency will increase public trust and encourage them to channel funds through official institutions. Conversely, a lack of transparency can raise doubts and reduce public participation (OJK, 2021).

Digitalization presents a significant opportunity to improve the effectiveness of the Islamic distribution system. Through digital technology, payments of zakat, infaq, sadaqah, and waqf can be made more easily and quickly. Digital platforms also enable management institutions to reach a wider audience. Furthermore, technology can be used to register recipients (mustahiq), monitor fund distribution, evaluate programs, and submit reports in real time. Thus, digitalization not only simplifies transactions but also increases the efficiency and transparency of Islamic social fund management (BAZNAS, 2022).

However, digitalization also presents challenges. Not everyone has equal access to technology. In some regions, internet access is still limited, digital literacy is low, and trust in digital transactions has not yet been fully established. Therefore, digitalization must be accompanied by public education. Zakat and waqf management institutions need to provide understanding about the security, convenience, and benefits of using digital platforms. Furthermore, conventional services must be maintained to ensure that those unfamiliar with technology can still participate.

In addition to technological aspects, Islamic economic literacy also needs to be improved. Many people understand zakat only as an annual religious obligation, but they don't yet understand its socio-economic function. Zakat can be a crucial instrument in poverty reduction if managed productively. Similarly, waqf is often understood as simply donating land for mosques or cemeteries, even though it can be developed into a productive economic instrument. Therefore, education about zakat, infaq, sedekah, and waqf needs to be expanded through educational institutions, the media, mosques, and Islamic financial institutions (Chapra, 2008).

The government's role is also crucial in supporting the Islamic distribution system. The government can strengthen regulations, support institutional strengthening, provide accurate poverty data, and encourage synergy between zakat institutions, waqf institutions, and state social protection programs. This synergy is necessary to ensure that the distribution of Islamic social funds does not operate in isolation but is integrated with national development strategies. Thus, zakat and waqf can complement fiscal policy in reducing poverty and economic inequality.

In the context of economic empowerment, zakat and waqf funds can be directed to support micro and small businesses. Many poor people have the skills and willingness to work, but lack sufficient capital. Through productive zakat programs, they can obtain business capital, training, mentoring, and market access. This approach is more sustainable than purely consumer assistance. If the beneficiaries (mustahik) succeed in increasing their income, they can become muzakki (zakat payers) in the future. This is one of the ideal goals of Islamic distribution: transforming recipients into providers.

Furthermore, productive waqf funds can be used to build a community economic ecosystem. For example, waqf can be used to build job training centers, sharia cooperatives, productive agricultural land, or joint venture facilities. The proceeds from these activities can be used to finance education, healthcare, and social assistance. With this model, waqf not only solves short-term problems but also creates a source of long-term prosperity. This demonstrates the significant potential of Islamic distribution to support inclusive economic development.

However, the success of an Islamic distribution system still depends on the quality of its implementation. A good concept will not yield optimal results without sound management. Therefore, Islamic social fund management institutions need to strengthen governance, improve human resource quality, utilize technology, and build partnerships with various parties. Universities, governments, Islamic financial institutions, community organizations, and the private sector can all play a role in strengthening the Islamic distribution system.

Overall, the Islamic distribution system has a strong concept for creating economic justice. Zakat, infaq, sedekah, and waqf are complementary instruments for reducing inequality. Zakat serves as a redistributive obligation, infaq and sedekah strengthen social solidarity, and waqf supports long-term development. If these four instruments are managed in an integrated manner, Islamic distribution can be a real solution to addressing poverty and economic inequality.

Thus, the main problem lies not in the concept of Islamic distribution, but rather in its implementation on the ground. The concept of Islamic distribution has a strong normative, historical, and socio-economic basis. However, to have a real impact in modern society, this system needs to be strengthened through professional governance, transparency, digitalization, public literacy, and synergy between institutions. If this can be achieved, the Islamic distribution system can become a significant alternative in realizing economic justice and equitable social welfare.

## **CONCLUSION**

Based on the research results and discussion, it can be concluded that the distribution system in Islamic economics plays a crucial role in addressing economic inequality. Through various instruments such as zakat (alms), infaq (donations), sedekah (charity), and waqf (endowments), Islam offers a wealth distribution mechanism that is oriented not only toward economic growth but also toward social justice and equitable distribution of prosperity.

Conceptually, the Islamic distribution system is highly relevant to addressing the ongoing problem of economic inequality. Zakat, as the primary instrument, has proven effective in improving the welfare of underprivileged communities and reducing income disparities. Meanwhile, other instruments such as waqf (waqf), infaq (donation), and sadaqah (charity) also contribute to supporting sustainable social and economic development.

However, in practice, the implementation of the Islamic distribution system has not been optimal. This is influenced by various factors, such as low public awareness, suboptimal management of distribution institutions, and the inadequate use of technology in the fundraising and distribution

process. Consequently, the system's enormous potential has not yet been fully realized.

Therefore, more serious efforts are needed to optimize the role of the Islamic distribution system, including through increasing public literacy, strengthening the management of zakat and waqf institutions, and utilizing digital technology more effectively. With these steps, it is hoped that the Islamic distribution system can become a more tangible and sustainable solution to reducing economic inequality and realizing social justice in society.

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