
The Contribution of Islamic Economics to the Equal Distribution of National Income in Padangsidempuan

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Abstract

Inequality in income distribution remains a structural problem in national economic development, including in mid-level urban areas such as Padangsidempuan City. Islamic economics exists not only as a normative economic system but also as a practical approach that emphasizes distributive justice, social solidarity, and support for vulnerable groups. This study aims to analyze the contribution of Islamic economics in promoting equitable distribution of national income at the local level through a case study in Padangsidempuan City. The research method used is descriptive qualitative, with data collection techniques through interviews, observations, and documentation studies of Islamic economic institutions such as BAZNAS, private zakat institutions, sharia cooperatives, and sharia-based micro, small, and medium enterprises (MSMEs). The results show that Islamic economic instruments, particularly zakat, infaq, sadaqah, and sharia financing, contribute significantly to increasing the income of the poor, expanding access to business capital, and reducing economic inequality. However, this contribution remains partial due to institutional limitations, low sharia economic literacy, and weak integration with regional development policies. This study recommends strengthening synergies between local governments and Islamic economic institutions as a sustainable strategy for income equality.

Keywords: *Islamic Economics, Distribution, Income*

INTRODUCTION

Unequal income distribution remains a structural challenge to Indonesia's national economic development. Although economic growth has shown a positive trend over the past decade, the benefits of this growth have not been fully distributed evenly across all levels of society (Paul, 2018). This is reflected in the relatively stagnant national Gini Ratio, which still shows a gap between high and low income groups, as well as between urban and rural areas. This situation confirms that conventional growth oriented economic policies are insufficiently effective in ensuring sustainable fairness in income distribution (Benjamin et al., 2008).

In this context, Islamic economics presents an alternative development paradigm that prioritizes social justice and equitable prosperity. Unlike conventional economic approaches, which tend to emphasize market mechanisms, Islamic economics integrates wealth redistribution instruments such as zakat, infaq, sedekah, and waqf (ZISWAF), and encourages economic practices based on ethics, inclusivity, and social responsibility. These instruments are normatively designed to channel economic resources from the wealthy to the vulnerable, potentially reducing income inequality and poverty.

Nationally, strengthening the Islamic economy aligns with the government's agenda to increase Islamic financial inclusion, reduce poverty, and improve the quality of income distribution (Saputra et al., 2025). National data shows that optimizing zakat and Islamic social finance has the potential to complement state fiscal policy in supporting economic equality. However, the contribution of the Islamic economy to national income distribution indicators is

still often discussed at the normative and macro levels, while empirical evidence based on local areas is relatively limited, particularly in regions with strong socio-religious characteristics.

Padangsidimpuan City is a region with significant potential for Islamic economic development, both through Islamic financial institutions and zakat management by official institutions such as BAZNAS (Ainolyaqin, 2024). The practice of zakat distribution, particularly through productive programs, demonstrates a concrete effort to increase the income of those entitled to receive zakat and encourage community economic independence. This phenomenon is interesting to further study as part of the contribution of Islamic economics to equitable income distribution, not only at the local scale but also as a micro-reflection of the dynamics of national income distribution.

Therefore, this study aims to analyze the contribution of Islamic economics to equitable national income distribution through a case study of Padangsidimpuan City. By examining the role of Islamic economic instruments in increasing community income and reducing economic inequality, this research is expected to enrich the body of empirical Islamic economic studies and provide policy implications for strengthening strategies for more equitable and inclusive national income distribution (Maharani & Juliana, 2025).

This research offers novelty by positioning Islamic economics as a bottom-up mechanism for national income redistribution, through an empirical study at the city level (Yenni Samri Juliati Nasution et al., 2024). Unlike previous studies that generally position zakat and Islamic finance as separate instruments for poverty alleviation or microeconomic empowerment, this research explicitly links local Islamic economic practices to the agenda of equitable national income distribution. By utilizing Padangsidimpuan City as a social laboratory, this study demonstrates how local Islamic economic interventions contribute to improving the structure of national income distribution by increasing the economic capacity of low-income groups, strengthening the circulation of wealth, and reducing structural inequality (Salma, 2025).

Conceptually, this research also broadens the discourse on Islamic economics by shifting the focus from a normative-theological approach to an institutional and public policy approach. Islamic economics is understood not merely as a value system but as an integral part of the national development ecosystem that can complement the state's fiscal policy in achieving distributive justice. Thus, this article fills a gap in the literature regarding the role of local Islamic economics in supporting the goal of national income equality, which has been discussed primarily within a conventional macroeconomic framework (Hamdi et al., 2025).

Equitable income distribution is a crucial indicator for assessing the success of national economic development. Economic growth that is not accompanied by equitable income distribution has the potential to widen social disparities and trigger structural poverty. In Indonesia, income inequality remains a serious challenge, particularly in regions heavily dependent on the informal sector and micro-enterprises.

Padangsidimpuan City, as one of the centers of economic growth in the Southern Tapanuli region, faces similar dynamics. On the one hand, trade, services, and MSME activities are growing rapidly, but on the other hand, low-income groups with limited economic access remain. This situation demands an economic development approach that is oriented not only toward growth but also toward justice and equity (Marunta et al., 2025).

Islamic economics offers an alternative paradigm for addressing unequal income distribution through the principles of justice (al-'adl), balance (tawazun), and social solidarity (ta'awun). Instruments such as zakat, infaq, sadaqah, waqf, and the Islamic financing system are designed to ensure that wealth circulates beyond the wealthy. Therefore, this research is

crucial to assess the extent to which Islamic economics contributes to equitable distribution of national income at the local level, particularly in Padangsidempuan City.

Recent studies in reputable journals demonstrate that Islamic economic instruments have significant potential to reduce income inequality and poverty. Cross-country data-based research indicates that optimizing zakat and Islamic social finance contributes to a reduction in the Gini Ratio and improved welfare for low-income groups, particularly in developing countries. Meanwhile, literature in Scopus-indexed journals also confirms the role of Islamic microfinance in enhancing financial inclusion and the resilience of small businesses.

However, most of this research operates at the macro-national level or uses aggregate quantitative approaches. There are still limited studies linking local empirical findings to the national income distribution agenda conceptually and policy-wise. Therefore, this research aligns local findings in Padangsidempuan with the theoretical and empirical framework of global Islamic economics, strengthening its novelty as a bridge between local practices and national equity goals.

Income distribution from an Islamic economic perspective is not solely left to market mechanisms but is also regulated through moral, social, and institutional instruments (Rasyiid, 2024). Islam rejects the accumulation of wealth in the hands of a few, as affirmed in the Quran (QS. Al-Hashr: 7). This principle emphasizes the important role of the state and society in ensuring distributive justice. Income distribution, from an Islamic economic perspective, is not solely left to market mechanisms but is also regulated through moral, social, and institutional instruments. Islam rejects the accumulation of wealth in the hands of a few, as affirmed in the Quran (QS. Al-Hashr: 7). This principle emphasizes the important role of the state and society in ensuring distributive justice.

Some of the main instruments in Islamic economics that play a role in income equality include:

- 1) Zakat as a mandatory mechanism for wealth redistribution.
- 2) Infaq and sadaqah as voluntary instruments to strengthen social solidarity.
- 3) Productive waqf, which has the potential to create sustainable sources of income.
- 4) Islamic financial institutions that provide inclusive, profit-sharing-based financing.

Several studies have shown that zakat management and Islamic microfinance contribute significantly to poverty reduction and increased community income. However, most studies focus on the national or provincial level, leaving research at the city level, such as Padangsidempuan, relatively limited (Husni Mubarak & Panorama, 2024).

RESEARCH METHODS

This study employs a descriptive qualitative approach. The research location is the city of Padangsidempuan, with a focus on Islamic economic institutions and actors. Research informants include the management of BAZNAS Padangsidempuan, the board of a sharia cooperative, sharia-based MSME actors, and beneficiary communities (Nurrisa & Hermina, 2025).

Data collection techniques were conducted through:

1. In-depth interviews
2. Field observations
3. Documentary studies

Data analysis was conducted through the stages of data reduction, data presentation, and

thematic conclusion drawing (Ramadhan & Lestari, 2023).

RESULTS AND DISCUSSION

Contribution to National Income Distribution Indicators

In this context, the findings of this study are relevant to the macroeconomic conditions of national income distribution as reported by the Central Statistics Agency (BPS) and Bank Indonesia (BI) (Andriani et al., 2024). National data indicate that Indonesia's income inequality, as reflected by the Gini coefficient, remains at a moderate level and tends to be stagnant, while poverty rates are more concentrated among informal workers and micro-entrepreneurs. Additionally, BI's report on financial inclusion highlights persistent gaps in access to formal financing, particularly in non-metropolitan areas and medium-sized cities. In this context, Islamic economic practices in Padangsidempuan, through productive zakat and sharia-compliant SME financing function as a local response to national structural challenges, by strengthening the purchasing power of low-income groups, expanding economic participation, and promoting more equitable income circulation from the local level to the national scale.

Research findings indicate that the practice of Islamic economics in Padangsidempuan City has a direct impact on national income distribution indicators, particularly the Gini coefficient, poverty rates, and financial inclusion. Productive zakat programs and sharia-based MSME financing contribute to increasing the income of the bottom 40 percent, which theoretically impacts the reduction of income inequality (Gini Ratio). Although this contribution is not directly reflected in national statistics, the pattern of income redistribution from the affluent to the vulnerable reflects a corrective mechanism against structural distortions in income distribution (Aini & Semaun, 2025).

From the perspective of poverty, the utilization of zakat, infak, and sedekah funds in the form of productive assistance has proven to enhance the economic resilience of mustahik households and reduce the risk of chronic poverty. This aligns with the national poverty alleviation agenda, which emphasizes an empowerment approach rather than merely consumptive social assistance. Thus, the Islamic economy serves as a complement to the state's social protection policies (Kartika et al., 2026).

Meanwhile, the contribution to financial inclusion is reflected in the provision of sharia-compliant financing to MSMEs that were previously underserved by formal financial institutions. Profit-sharing and interest-free financing schemes expand the economic participation of the informal sector, which collectively supports national financial inclusion targets and equitable access to economic resources (Hasan et al., 2023).

The Role of Zakat in Increasing Community Income

Research findings indicate that the management of zakat by BAZNAS Padangsidempuan City has undergone a paradigm shift from a consumptive distribution model toward a productive approach focused on community economic empowerment. Zakat is no longer viewed merely as short term aid to meet basic needs but is utilized as an instrument to strengthen the economic capacity of zakat recipients through business capital assistance programs, microenterprise development, and entrepreneurship mentoring tailored to local needs (Hardana & Rasyid, 2023).

The implementation of productive zakat has had a tangible impact on increasing the income of mustahik households (Dyah & Laitul, 2022). Business capital assistance enables

zakat recipients to sustain economic activities, increase production scale, and expand business opportunities in the informal sector. As income rises, mustahik demonstrate greater ability to meet their families' basic needs, reduce dependence on social assistance, and strengthen household economic resilience.

Furthermore, the role of productive zakat in this context has structural implications for poverty reduction. By encouraging the transformation of zakat recipients into productive economic actors, zakat functions as a sustainable mechanism for income redistribution. Within the framework of national income distribution, this practice strengthens the position of low-income groups within the economic structure, thereby conceptually contributing to efforts to reduce income inequality and foster more inclusive and equitable economic development (Hardana & Rasyid, 2023).

Sharia Finance and MSMEs

Research findings indicate that Sharia financial institutions and cooperatives in Padangsidempuan play a strategic role in expanding access to capital for Micro, Small, and Medium Enterprises (MSMEs), particularly those previously underserved by conventional banking services. These access limitations are generally caused by collateral requirements, interest schemes, and administrative procedures that do not align with the characteristics of microenterprises and the informal sector (Rasyiid, 2024). The presence of Islamic financial institutions serves as an inclusive alternative that bridges this financing access gap.

Profit-sharing financing schemes, such as mudharabah and musyarakah, are perceived by MSME operators as a fairer mechanism because they place financial institutions and customers in a partnership, rather than merely a creditor debtor relationship (Khairunnisa & Nofrianto, 2023). Business risks are borne proportionally according to the agreement, so that the financial burden is not entirely placed on MSME actors. This model promotes the sustainability of small businesses, especially in the face of income fluctuations and market uncertainty.

Furthermore, Islamic financing not only contributes to increased business capacity but also strengthens financial inclusion and local economic circulation. As access to capital improves and the sustainability of MSMEs increases, the income of micro entrepreneurs tends to rise and trickle down to other economic sectors (Rasyiid, 2024). Within the framework of national income distribution, the role of Islamic financing is significant because it strengthens the position of small businesses within the economic structure, while simultaneously supporting the national economic development agenda that is inclusive and equitable.

Contribution to Income Equality

Overall, the Islamic economic practices that have developed in Padangsidempuan City demonstrate a tangible contribution to efforts to equalize income distribution by enhancing the economic capacity of low-income groups. Islamic economic instruments such as productive zakat and sharia financing promote the redistribution of income from high-income groups to vulnerable groups, while simultaneously expanding the poor's access to productive economic resources (Sidqiy & Amar, 2020). This process strengthens the purchasing power of the lower classes and reduces income inequality at the local level.

Nevertheless, the impact of these Islamic economic practices on national income distribution remains indirect and gradual. This contribution is not yet fully reflected in national macroeconomic indicators such as the Gini Ratio due to limitations in the scale of interventions, the scope of beneficiaries, and the institutional fragmentation of Islamic economics at the regional level. In other words, practices that are effective at the micro level have not yet fully accumulated into structural impacts at the national level (Awirya et al., 2017).

Therefore, scaling up and policy integration are necessary so that the contribution of the local Islamic economy can be transformed into a more significant instrument for national income redistribution (Janah & Tampubolon, 2024). Integration between Islamic economic institutions and regional development policies, as well as synchronization with the national agenda for reducing inequality and promoting financial inclusion, are essential prerequisites. Within this framework, the Islamic economy has the potential not only as a value-based normative approach but as an integral part of a national development strategy oriented toward distributive justice and inclusive economic development (Kharisman Hulu & Tri Wahyuni, 2021).

Challenges and Limitations

Although the practice of Islamic economics in Padangsidempuan City has made a positive contribution to income growth and economic equality, this study also identifies a number of structural challenges and limitations that hinder the optimization of its impact. The main challenge lies in the still low level of Islamic economic literacy among the public, including among zakat payers, zakat recipients, and MSME operators. The lack of understanding of Islamic economic principles and instruments results in limited community participation in the management of productive zakat and the optimal utilization of sharia financing (Hakim, 2024).

Additionally, limited funds and human resources (HR) within zakat institutions pose a significant obstacle to expanding the reach and sustainability of economic empowerment programs (Putri Sandrina Sitompul et al., 2025). Limited institutional capacity affects the quality of program planning, business mentoring, as well as monitoring and evaluation of long-term economic impacts on mustahik. These conditions have resulted in productive zakat programs being unable to reach the poor more broadly and sustainably.

Another challenge is the lack of optimal synergy between Islamic economic institutions and local government development programs (Octiva et al., 2024). The separation of program planning and implementation often leads to policy overlaps or even gaps in intervention for target groups. In fact, the integration of zakat, sharia financing, and local poverty alleviation policies has the potential to strengthen the effectiveness of income redistribution. These coordination limitations indicate that the contribution of the Islamic economy to income equality still requires more systemic policy support to enable it to transform from a local initiative into an integral part of regional and national development strategies.

CONCLUSION

The Islamic economy in Padangsidempuan contributes to the equitable distribution of income through income redistribution mechanisms, poverty reduction, and the expansion of financial inclusion. Although its impact on national indicators such as the Gini coefficient and poverty rates is indirect, these findings indicate that the local Islamic economy is a key component of the community-based national income equity ecosystem.

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The findings of this study have strategic policy implications for efforts to achieve a more equitable distribution of national income. First, integrating Islamic economic institutions, such as BAZNAS and Islamic financial institutions into the national fiscal and social protection policy framework can enhance the effectiveness of income redistribution. Second, the central

and local governments need to view zakat and Islamic social finance as complementary instruments for reducing inequality, rather than merely as religious philanthropic activities.

Third, strengthening regulations and budgetary support for sharia microfinance can accelerate the achievement of national financial inclusion targets, particularly for the informal sector and MSMEs. Thus, the Islamic economy has the potential to become a pillar of alternative policy in realizing inclusive, equitable, and sustainable national development.

The Islamic economy makes a tangible contribution to promoting equitable income distribution through the instruments of zakat, sharia financing, and the empowerment of MSMEs in Padangsidempuan City. Although its contribution to national income distribution remains limited, this approach demonstrates significant potential as a strategy for equitable economic development. Institutional strengthening, increased financial literacy, and integration with regional development policies are necessary to optimize the contribution of the Islamic economy.

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