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## The Contribution of Islamic Economics to the Equitable Distribution of National Income

Azhari Syahfutra Harahap<sup>1\*</sup>, Uswatun Hasanah<sup>2)</sup>

<sup>1,2)</sup> Pascasarjana, UIN Syekh Ali Hasan Ahmad Addary Padangsidimpuan

\*Corresponding Author

Email: [azhariharahap929@gmail.com](mailto:azhariharahap929@gmail.com)

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### Abstract

*Income distribution inequality remains one of the major challenges in economic development, contributing to poverty, social disparities, and economic instability. Although economic growth continues to increase, achieving equitable welfare distribution remains a significant concern, particularly in developing countries such as Indonesia. In this context, Islamic economics offers a distributional framework based on the principles of justice, balance, and social responsibility through various distributive economic instruments. This study aims to analyze the contribution of Islamic economics to the equitable distribution of national income and to examine the role of Islamic economic instruments in reducing economic inequality within society. This research employs a library research method with a descriptive qualitative approach. Data were collected from various sources, including books, scientific journals, previous studies, official documents, and regulations related to Islamic economics. Data analysis was conducted through data reduction, data presentation, and conclusion drawing. The findings indicate that Islamic economics significantly contributes to equitable income distribution through instruments such as zakat, infaq, sadaqah, productive waqf, and profit-sharing mechanisms. These instruments function as wealth redistribution mechanisms capable of reducing economic disparities, improving social welfare, expanding access to economic resources, and promoting inclusive and sustainable economic development. Furthermore, the profit-sharing system in Islamic economics provides a fairer alternative to the interest-based system by emphasizing proportional risk and profit sharing. This study concludes that optimizing Islamic economic instruments can serve as an effective strategy for achieving a more equitable national income distribution and supporting comprehensive social welfare.*

**Keywords:** *Islamic Economics, Income Distribution, Zakat, Economic Justice, Income Equality, Social Welfare.*

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## INTRODUCTION

Income distribution is one of the key aspects of a country's economic development (Andriani, M, and Albahi 2024). High economic growth is not always accompanied by equitable distribution of welfare among the population. This phenomenon indicates that the success of development is not only measured by an increase in gross domestic product (GDP), but also by the extent to which the benefits of development are enjoyed equitably by all segments of society. Inequality in income distribution can lead to various social problems such as poverty, unemployment, crime, and a low quality of life for the people (Dika Romadona, Putri Mega Agustin, Muhammad Thoriqi 2024). Therefore, equitable income distribution is one of the primary goals of national economic development.

In Indonesia, the issue of income inequality remains a challenge that requires serious attention. Although various development policies have been implemented, the economic gap between high and low-income groups persists (Auxiliadora et al. 2024). This situation indicates that the economic growth achieved has not yet fully succeeded in ensuring an equitable distribution of prosperity. As a result, some segments of society still face limited access to economic resources and opportunities to improve their standard of living.

Conventional economic systems generally place greater emphasis on economic growth and market efficiency (Lokot Muda Harahap, Zsevta Samuel, Ahmad Zacky Nasution, Rizky Idaman Telaumbanua 2025). This paradigm assumes that increased production and capital accumulation will automatically lead to the equitable distribution of prosperity through market mechanisms. However, in practice, these mechanisms often result in the concentration of wealth among certain groups, thereby widening social and economic disparities. This situation demonstrates that high economic growth does not always correlate directly with income equality among the population (Affandy Yusuf 2025).

In this context, Islamic economics offers a different paradigm by placing distributive justice as one of the primary goals of economic development. Islamic economics is an economic system based on Sharia values that aims to achieve well-being (falah) for all of humanity. The principles of justice (al-'adl), balance (tawazun), brotherhood (ukhuwah), and social responsibility form the foundation for economic activities. Through various instruments such as zakat, infak, sadaqah, waqf, profit-sharing systems, as well as the prohibition of riba and monopolies, Islamic economics seeks to create a more equitable and just distribution of income (Nayla and Riofita 2026).

Conceptually, the distribution of wealth in the Islamic economy is not only oriented toward improving individual well-being but also aims to create social balance within society. This is emphasized in the Qur'an, Surah Al-Hasyr, verse 7, which explains that wealth should not circulate exclusively among the wealthy. Thus, the Islamic economic system prioritizes mechanisms for the redistribution of wealth through instruments that have both economic and social dimensions (Globalisasi et al. 2024).

Various previous studies have discussed the role of Islamic economics in poverty alleviation, zakat management, the development of productive waqf, and the contribution of Islamic financial institutions to economic growth. However, most of these studies still focus on discussing each instrument in isolation and have not provided a comprehensive analysis of the contribution of Islamic economics to the equitable distribution of national income. Furthermore, previous studies tend to emphasize the aspect of improving public welfare without linking it more deeply to the concept of distributive justice from an Islamic economic perspective (Edison 2023).

Given these conditions, there is a research gap: studies that holistically analyze the contribution of Islamic economics through the integration of various distribution instruments such as zakat, infak, sedekah, productive waqf, and profit-sharing systems to achieve equitable national income distribution remain limited. In fact, the integration of these various instruments holds great potential for reducing economic inequality and supporting the creation of inclusive and equitable development.

Based on these previous studies, it can be observed that most research has focused on discussing individual Islamic economic instruments in isolation, such as zakat, waqf, profit-sharing systems, and ZISWAF. These studies have also primarily examined aspects of poverty alleviation and improvements in community welfare, whereas research on the overall contribution of Islamic economics to the equitable distribution of national income remains relatively limited.

Therefore, there is a research gap: there have not been many studies that comprehensively examine the integration of various Islamic economic instruments such as zakat, infak, sedekah, productive waqf, and profit-sharing systems in achieving an equitable distribution of national income. In fact, the integration of these instruments holds great

potential for creating distributive justice and reducing economic inequality (Nurafifah et al. 2025).

The novelty of this study lies in its attempt to comprehensively analyze the contribution of Islamic economics from the perspective of national income distribution by integrating Islamic economic instruments as mechanisms for wealth redistribution and social justice. This study does not merely view zakat, infaq, sadaqah, and waqf as instruments of philanthropy, but also as part of an economic system that serves to create income equality and strengthen sustainable national economic development.

Based on this description, this study aims to analyze the contribution of Islamic economics to the equitable distribution of national income and to explain how Islamic economic instruments can play a role in reducing economic inequality and achieving social welfare in a more just and equitable manner.

## RESEARCH METHODS

This study employs a qualitative approach in the form of library research, which aims to examine the contribution of Islamic economics to the equitable distribution of national income. A descriptive-qualitative approach is used to provide a systematic overview of the concept of income distribution in Islamic economics, the instruments that support income equity, and their role in achieving economic justice. This study focuses on a theoretical analysis through a review of various literature and regulations related to Islamic economics (Sugiyono n.d.).

The data used consists of secondary data obtained from both primary and secondary sources. Primary sources include the Qur'an, Hadith, books on Islamic economics, and relevant regulations such as Law No. 23 of 2011 on Zakat Management. Meanwhile, secondary sources come from scientific journals, previous research findings, conference proceedings, institutional reports, and various references relevant to income distribution from an Islamic economic perspective. Data collection was conducted through a literature review by identifying, gathering, and analyzing various sources of literature relevant to the research focus.

Data analysis was conducted using Miles and Huberman's interactive analysis model, which includes data reduction, data presentation, and drawing conclusions and verification (Burhan Bungin 2023). The collected data was selected and grouped based on discussion themes, then presented descriptively to explain the contribution of Islamic economic instruments such as zakat, infaq, sadaqah, productive waqf, and profit-sharing systems to the equitable distribution of national income. Through this analysis, this study aims to provide a comprehensive understanding of the role of Islamic economics in reducing economic inequality, improving public welfare, and supporting inclusive and sustainable economic development.

## RESULTS AND DISCUSSION

### **The Concept of Income Distribution from an Islamic Economic Perspective**

Income distribution is one of the key aspects of the Islamic economic system. Unlike conventional economics, which is more oriented toward economic growth and market efficiency, Islamic economics prioritizes distributive justice as the primary goal in achieving

societal well-being. Income distribution in Islam is not only related to the sharing of production output but also concerns how wealth can circulate evenly and not be concentrated in the hands of a particular group (Cintia Nurul Lita Br Silalahi, Mahyarni 2025).

The concept of distribution in Islamic economics is based on the principles of justice (al-‘adl), balance (tawazun), brotherhood (ukhuwah), and social responsibility. These principles aim to create collective well being (falah) and prevent excessive social inequality. This is emphasized in the Qur’an, Surah Al-Hasyr, verse 7, which states that wealth should not circulate exclusively among the wealthy (Rusmiyati et al. 2025).

According to Muhammad Abdul Mannan, income distribution in the Islamic economy has both economic and moral dimensions. The economic dimension relates to the productive use of resources, while the moral dimension emphasizes the importance of justice and social responsibility toward disadvantaged groups in society (Dian Wirna Ningsih 2025). Therefore, income distribution in the Islamic economy is not left solely to market mechanisms but also involves instruments of wealth redistribution aimed at creating social balance. Thus, income distribution in Islamic economics is not only oriented toward increasing people’s income but is also directed toward creating equitable well-being and reducing economic inequality.

### **Instruments of Islamic Economics in the Equal Distribution of National Income**

Islamic economics has various instruments that serve as means of redistributing wealth within society. These instruments not only have a religious dimension but also fulfill social and economic functions aimed at creating distributive justice.

#### **Zakat**

Zakat is the primary instrument for income distribution in Islamic economics. Zakat serves to transfer a portion of wealth from affluent segments of society to those entitled to receive it (mustahik). The distribution of zakat to the eight categories of recipients mentioned in Surah At-Taubah, verse 60, serves as a mechanism for income equalization that contributes to poverty reduction and improved social welfare (Qamal et al. 2026).

#### **Charitable Contributions and Almsgiving**

Charitable contributions and almsgiving are forms of social compassion carried out voluntarily (Serliyana 2026). These two practices serve to strengthen social solidarity and assist communities facing economic hardship. In addition to their spiritual value, charitable contributions and almsgiving also help boost consumption among low-income communities, thereby driving economic growth.

#### **Productive Waqf**

Productive waqf is an Islamic economic instrument with great potential to support community economic development. The productive utilization of waqf assets can be used to fund the education and health sectors, empower microenterprises, and support various social programs aimed at improving community welfare (Rozy 2024).

#### **Profit Sharing System**

The profit-sharing system, based on the mudharabah and musyarakah contracts, is a hallmark of Islamic economics that emphasizes the principles of justice and proportional risk-sharing. This system provides equal opportunities for all business participants to earn profits based on each party’s contribution (Pratami et al. 2025).

#### **Prohibition of Usury and Monopolies**

Islam prohibits the practices of usury and monopolies because both can lead to economic inequality. These prohibitions aim to create a more equitable economic system that prevents the exploitation of the vulnerable (Purnamasari 2024).

### **The Contribution of Zakat, Infak, Sedekah, and Wakaf to Income Equality**

Zakat, infak, sedekah, and wakaf (ZISWAF) play a significant role in promoting income equality within society. These instruments function as mechanisms for the redistribution of wealth, enabling the transfer of economic resources from high-income groups to those with lower incomes. Productive zakat, for example, is not only provided in the form of consumable aid but is also utilized as business capital, for skills training, and for community economic empowerment. Such programs can increase the productivity and income of zakat recipients, thereby gradually reducing poverty rates.

Charitable contributions and alms serve as instruments of social solidarity that can strengthen the economic resilience of communities. Through these contributions, the basic needs of vulnerable groups can be met, thereby minimizing social inequality.

Meanwhile, productive waqf plays a role in creating long-term funding sources for the development of the education, health, and economic sectors. The productive utilization of waqf assets can improve the quality of human resources and expand public access to various public services. Thus, ZISWAF plays a strategic role in supporting income equality and achieving sustainable social welfare.

### **The Profit and Loss Sharing System as an Instrument of Distributive Justice**

One of the key characteristics of Islamic economics is the application of the profit and loss sharing system, which is implemented through the mudharabah and musyarakah contracts. This system differs from the interest based system in conventional economics, which tends to provide a fixed return to capital owners without taking into account the actual business results. In the profit-sharing system, profits and risks are shared in accordance with the agreement and the contributions of each party. This mechanism reflects the principles of justice and balance that form the foundation of Islamic economics (Sutikno 2025).

The implementation of the profit-sharing system provides greater opportunities for small and medium sized enterprises to gain access to financing. With increased access to capital, community productivity can rise, leading to higher incomes and the creation of jobs. In addition, the profit-sharing system can also reduce economic exploitation and foster more harmonious relationships between capital owners and business managers. Therefore, the profit-sharing system is an important tool for achieving a more equitable distribution of income. Economic development based on Sharia values also emphasizes moral and ethical aspects in economic activities. Thus, development is measured not only by an increase in national income but also by the achievement of social justice and the overall well being of society.

Consequently, the optimal implementation of the Islamic economy can serve as an alternative for establishing a more inclusive, equitable, and sustainable national economic system, thereby enabling the national development goal of achieving the well-being of the entire society to be realized more effectively.

## **CONCLUSION**

Based on the results of the research and discussion conducted, it can be concluded that Islamic economics makes a significant contribution to achieving equitable distribution of national income through the principles of justice (al-'adl), balance (tawazun), and social responsibility. Unlike conventional economic systems, which are more oriented toward economic growth, Islamic economics places the distribution of wealth as a crucial component in achieving comprehensive societal well-being (falah). The concept of income distribution in

Islamic economics not only emphasizes economic efficiency but also considers moral and social dimensions to prevent the accumulation of wealth among specific groups. Islamic economic instruments, such as zakat, infak, sedekah, productive waqf, and profit-sharing systems, have proven to play a strategic role in supporting income equality within society. Zakat functions as a mechanism for the redistribution of wealth that assists underprivileged groups, while infak and sedekah strengthen social solidarity and enhance societal well-being. Productive waqf contributes to the provision of resources for the education, health, and economic empowerment sectors, while the profit-sharing system provides fairer opportunities for the public to gain access to business capital and economic returns.

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