



Islamic Economic Development Based on Distributive Justice as a Solution to Social Inequality in Indonesia

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Abstract

Social inequality remains one of the major challenges in Indonesia's development process, characterized by disparities in income distribution, access to economic resources, education, and social welfare. Conventional development approaches that emphasize economic growth have not always been able to ensure equitable distribution of wealth among all segments of society. In this context, Islamic economic development offers an alternative framework that emphasizes justice, balance, and social welfare through the principle of distributive justice. This study aims to analyze the role of Islamic economic development based on distributive justice as a solution to social inequality in Indonesia. The research employs a qualitative approach using a literature review method by examining various books, journal articles, and relevant scientific sources related to Islamic economics and social inequality. The findings indicate that Islamic economic development promotes equitable wealth distribution through instruments such as zakat, waqf, sadaqah, inheritance distribution, and profit-sharing mechanisms. These instruments contribute to reducing economic disparities, enhancing social welfare, and creating a more inclusive and sustainable development process. Therefore, the implementation of distributive justice principles within Islamic economic development can serve as a strategic solution to addressing social inequality and achieving equitable prosperity in Indonesia.

Keywords: Islamic Economic Development, Distributive Justice, Social Inequality, Economic Welfare, Indonesia.

INTRODUCTION

Economic development is one of the most important aspects of a nation's life because it is closely related to efforts to improve the overall welfare of society. The success of development is not only measured by high rates of economic growth but also by a country's ability to create equitable welfare for all segments of society. In the context of Indonesia, economic development still faces various challenges, particularly social inequality, which is characterized by differences in income, access to education, healthcare services, and employment opportunities among different social groups and regions. These inequalities indicate that the benefits of development have not been distributed evenly across society.

Social inequality continues to receive significant attention due to its broad impact on social stability and the sustainability of national development. A wide gap between high-income and low-income groups can lead to various social problems, such as poverty, unemployment, crime, and limited social mobility. Furthermore, increasing inequality can hinder the achievement of inclusive and sustainable economic growth. Therefore, a development approach is needed that focuses not only on economic growth but also on justice in the distribution of resources and development outcomes.

As a country with a Muslim-majority population, Indonesia has great potential to develop an economic system based on Islamic

values. The Islamic economic system offers a development concept that not only emphasizes increasing economic output but also prioritizes the achievement of social justice and comprehensive societal welfare. From an Islamic perspective, economic development should create a balance between individual interests and societal interests so that wealth is not concentrated within certain groups alone (Amin, 2023).

The concept of Islamic economic development is based on the belief that all resources are a trust from Allah SWT that must be managed responsibly for the common good. Therefore, the objective of development in Islam is not limited to achieving material gains but also encompasses spiritual, moral, and social dimensions. Development grounded in Islamic values is expected to create a just, prosperous, and harmonious society.

One of the fundamental principles of Islamic economic development is distributive justice. This principle emphasizes the importance of equal access to economic resources and a more equitable distribution of income throughout society. Islam rejects the accumulation of wealth among a small group of people because it can widen social disparities. Instead, Islam promotes distribution mechanisms that provide benefits to all members of society through various economic instruments regulated by Islamic law (Fitri, Sinka, & Hasibuan, 2025).

Distributive justice in Islamic economics is implemented through various instruments such as zakat, infaq, sadaqah, waqf, and profit-sharing

systems. These instruments are designed to assist disadvantaged groups while promoting equitable welfare distribution. In addition, the Islamic economic system prohibits usury (*riba*), monopoly practices, and exploitation that may intensify social inequality. Consequently, Islamic economic development possesses characteristics that distinguish it from conventional economic systems, which tend to place profit maximization as their primary objective.

Various studies have shown that distributive instruments within Islamic economics make a significant contribution to reducing poverty and social inequality. Optimizing the management of zakat and productive waqf can increase the income of poor communities and expand access to education and social services. Furthermore, Islamic financial institutions play an important role in promoting equal access to financing for individuals who have traditionally struggled to obtain formal financial services (Latifah, 2021).

The development of the Islamic economy in Indonesia over recent years has demonstrated a positive trend. Various Islamic financial institutions, zakat management organizations, and waqf institutions continue to grow and contribute to national economic development. This condition indicates that society is increasingly accepting and utilizing Islamic economic instruments as alternatives for improving welfare. Nevertheless, the contribution of the Islamic economy to

reducing social inequality still requires strengthening through more integrated and sustainable policies.

Amid the growing complexity of social and economic issues, Islamic economic development offers a more holistic approach than conventional development models. This approach not only focuses on increasing people's incomes but also emphasizes equity, sustainability, and social responsibility. Therefore, Islamic economic development can serve as a strategic solution to addressing various forms of social inequality that continue to exist in Indonesia.

Distributive justice in Islamic economics is also aligned with the goals of sustainable development, which emphasize the importance of reducing disparities and improving societal welfare. The principles of Islamic economics, which prioritize equity and social solidarity, can support the realization of inclusive development. Therefore, integrating Islamic economic values into national development policies is a relevant step toward addressing the socio-economic challenges currently faced by Indonesia (Amin, 2023).

Moreover, Islamic economic development is closely linked to the concept of *maqashid shariah*, which aims to promote public welfare and well-being. In the context of development, *maqashid shariah* serves as a normative foundation that encourages economic equity and the protection of vulnerable groups. Development oriented toward *maqashid shariah* does not merely pursue economic growth but

also ensures that the benefits of development are distributed fairly among all members of society (Al-Amwal, 2023).

The implementation of distributive justice principles in Islamic economic development is highly relevant to Indonesia's current condition, where various forms of regional and sectoral inequality still persist. Differences in development levels among regions, unequal access to business capital, and disparities in income distribution highlight the need for a more equitable development model. In this regard, Islamic economics offers various instruments that can effectively strengthen the redistribution of welfare (Fitri, Sinka, & Hasibuan, 2025).

Furthermore, strengthening Islamic economic institutions is a crucial factor in supporting the success of Islamic economic development. Zakat, waqf, and Islamic financial institutions must be managed professionally, transparently, and accountably in order to generate broader benefits for society. Effective management will increase public trust while enhancing the contribution of Islamic economic instruments to reducing social inequality (Al Ayyubi, 2021).

In addition to institutional factors, government support through conducive regulations and policies is also essential. Synergy among the government, Islamic economic institutions, academics, and society can strengthen the implementation of distributive justice principles within national economic development. Through such

collaboration, various community economic empowerment programs can be carried out more effectively and accurately.

Based on the discussion above, Islamic economic development based on distributive justice has significant potential to serve as a solution to social inequality in Indonesia. Through the implementation of various distribution instruments grounded in Islamic values, economic development can focus not only on growth but also on equitable welfare and social justice. Therefore, studying Islamic economic development based on distributive justice is important for understanding how Islamic economic principles can contribute to creating a more just, prosperous, and sustainable Indonesian society.

METHOD

This study employs a qualitative approach using a library research method. Library research was chosen because the focus of this study is to analyze the concept of Islamic economic development based on distributive justice as a solution to social inequality in Indonesia through various relevant literature sources. The qualitative approach enables researchers to understand, examine, and interpret various theories, concepts, and research findings related to Islamic economic development and distributive justice in depth.

The data sources in this study consist of secondary data obtained from various academic literature, including books, national and

international journal articles, conference proceedings, reports from official institutions, and documents related to Islamic economics, economic development, income distribution, and social inequality. The literature used is primarily derived from publications with academic credibility and relevance to the research topic to ensure the scientific reliability of the data collected.

Data collection was conducted through documentation studies, involving the identification, collection, reading, and recording of information related to the research focus. The researcher reviewed various references discussing the concept of Islamic economic development, the principles of distributive justice in Islam, Islamic economic distribution instruments, and the conditions of social inequality in Indonesia. All collected data were then classified according to themes relevant to the objectives of the study.

Data analysis was carried out using content analysis. This technique was employed to systematically examine and interpret the contents of various literature sources in order to obtain a comprehensive understanding of the role of Islamic economic development based on distributive justice in addressing social inequality. The stages of analysis included data reduction, data presentation, data interpretation, and conclusion drawing. Through this process, the researcher sought to identify the relationship between Islamic economic concepts and the socio-economic

realities developing in Indonesia.

To ensure data validity, this study applied source triangulation, which involves comparing information obtained from different references. By comparing findings from books, scholarly journals, and official documents, the researcher was able to obtain a more objective and comprehensive understanding of Islamic economic development based on distributive justice as a solution to social inequality in Indonesia. The research findings are then presented descriptively and analytically to provide a systematic overview of the phenomenon under investigation.

RESULTS AND DISCUSSION

The Concept of Islamic Economic Development Based on Distributive Justice from the Perspective of Islamic Economics

Islamic economic development is a process aimed at improving societal welfare based on Sharia principles and values. Unlike conventional economic development, which primarily emphasizes economic growth and increases in per capita income, Islamic economic development places human welfare as its ultimate objective, encompassing both material and spiritual dimensions. Therefore, the success of development in Islam is not measured solely by economic indicators but also by the realization of social justice, equitable welfare distribution, and the promotion of public benefit for all members of society.

From an Islamic perspective, economic

development is founded upon the principle of *tawhid* (the oneness of God), which affirms that all resources on earth belong to Allah SWT, while human beings serve as *khalifah* (stewards) entrusted with managing them responsibly. This concept implies that economic activities must be conducted ethically and should not cause harm to others. Consequently, Islamic economic development is not solely oriented toward individual profit but also takes into account the broader interests of society.

The primary objective of Islamic economic development is the attainment of *falah*, which refers to success and prosperity in both this world and the hereafter. The concept of *falah* places human well-being at the center of development, requiring economic policies to generate tangible benefits for society. In this context, development is directed not only toward increasing production and income but also toward building a just, prosperous, and morally upright society (Rahmawan, 2025).

Islamic economic development is also closely related to the concept of balance (*tawazun*). This balance encompasses the relationship between individual and collective interests, material and spiritual needs, and economic progress and moral values. Islam views development that focuses solely on economic growth while neglecting social balance as potentially leading to inequality and various social problems.

One of the defining characteristics of Islamic economic development is the application of the principle of distributive justice.

Distributive justice emphasizes that the benefits of development should be enjoyed proportionally by all segments of society. According to Islamic teachings, wealth should not circulate exclusively among certain groups but should be distributed more equitably to ensure that prosperity is shared by the entire community. This principle serves as one of the fundamental pillars of the Islamic economic system because it is directly linked to the realization of social justice (Fitri, Sinka, & Hasibuan, 2025).

Distributive justice in Islamic economics does not imply that every individual must possess the same level of income or wealth. Islam recognizes differences in abilities, skills, and efforts that naturally result in variations in income. However, Islam rejects excessive inequality because it can lead to poverty, exploitation, and social injustice. Therefore, mechanisms of distribution are necessary to maintain a balance between individual rights and societal rights.

The concept of distributive justice in Islamic economic development is also inseparable from *maqashid syariah*, the higher objectives of Islamic law. *Maqashid syariah* seeks to protect religion, life, intellect, lineage, and wealth. In the economic context, the protection of wealth involves not only safeguarding individual property rights but also ensuring that wealth contributes to the welfare of society as a whole. Consequently, Islamic economic development should aim to create equitable and sustainable prosperity for all members of society (Nurjihan, Zaelani, & Sari, 2024).

To achieve distributive justice, Islam provides various economic instruments that function as tools for wealth redistribution and social

welfare enhancement. These instruments include *zakat*, *infaq*, *sadaqah*, *waqf*, grants (*hibah*), and inheritance distribution. The existence of these mechanisms demonstrates that Islam regulates not only the acquisition of wealth but also its distribution to prevent excessive concentration among particular groups. Through these instruments, disadvantaged communities can receive economic support, thereby reducing social inequality (Janah, Hendrawati, & Heniyatun, 2021).

In addition to social redistribution instruments, distributive justice is also realized through an economic system that emphasizes profit-and-loss sharing principles. Profit-sharing arrangements provide a fairer opportunity for all parties involved in economic activities because both profits and risks are shared according to mutual agreements. This mechanism differs from interest-based systems, which tend to guarantee fixed returns to capital owners regardless of business performance. Therefore, profit-sharing is considered more reflective of justice in economic transactions.

Based on the discussion above, it can be understood that the concept of Islamic economic development based on distributive justice represents a development model that prioritizes not only economic growth but also equitable welfare distribution and social justice. Through the principles of *tawhid*, *falah*, *maqashid syariah*, and various distribution instruments, Islamic economics seeks to establish an inclusive and sustainable development system. Consequently, Islamic economic development based on

distributive justice has significant potential to promote societal welfare while reducing various forms of social inequality in economic life.

The Implementation of the Principle of Distributive Justice in Islamic Economic Development in Indonesia

The implementation of the principle of distributive justice in Islamic economic development in Indonesia is carried out through various instruments and policies aimed at creating equitable welfare distribution throughout society. This principle emphasizes that the benefits of economic development should not be enjoyed only by certain groups but must be accessible to all segments of society. In the Indonesian context, where poverty and income inequality remain significant challenges, the application of distributive justice represents an important effort to achieve inclusive and sustainable development.

One of the most prominent forms of implementing distributive justice in Islamic economics is through the management of *zakat*. Zakat serves a crucial economic and social function as an instrument for redistributing wealth from those who are financially capable to those who are in need. In Indonesia, zakat management is carried out by official institutions such as the National Zakat Agency (BAZNAS) and various Zakat Management Organizations (LAZ). Through a range of economic empowerment programs, zakat is distributed not only as consumptive assistance but also as productive business capital aimed at enhancing the economic independence of low-income communities (Nopiardo & Putra, 2022).

In addition to zakat, productive *waqf* has become another important instrument supporting the implementation of distributive justice. Previously utilized mainly for the construction of religious facilities, *waqf* is now increasingly being developed in productive sectors such as education, healthcare, agriculture, and micro-enterprises. The utilization of productive *waqf* enables *waqf* assets to generate sustainable economic benefits, which can then be used to support disadvantaged groups. Consequently, *waqf* functions not only as a form of social worship but also as an economic development instrument that promotes equitable welfare distribution.

The implementation of distributive justice is also reflected in the growth of Islamic finance in Indonesia. Various Islamic financial institutions, including Islamic banks, Islamic cooperatives, and *Baitul Maal wat Tamwil* (BMT), strive to provide fairer access to financing for the community. Through profit-sharing mechanisms, individuals with limited capital can obtain business financing without being burdened by interest-based systems. The presence of these institutions offers greater opportunities for small and medium-sized entrepreneurs to develop their businesses, thereby increasing their income and overall welfare.

The development of the Islamic banking industry in Indonesia has also made a significant contribution to expanding financial inclusion. Through various Sharia-compliant financing products, individuals who previously had limited access to formal financial services now have

greater opportunities to obtain business capital. This is particularly important because access to financing is one of the key factors influencing economic development and the reduction of social disparities (Suryani & Kamilah, 2023).

The principle of distributive justice in Islamic economics is further implemented through the empowerment of Micro, Small, and Medium Enterprises (MSMEs). MSMEs play a vital role in the Indonesian economy and serve as a primary source of livelihood for a large portion of the population. Various Islamic financing programs, business mentoring initiatives, and entrepreneurship training activities have been conducted to strengthen the capacity of MSMEs, enabling them to grow and compete effectively in the market. These efforts indirectly contribute to a more equitable distribution of income and the reduction of economic inequality.

Beyond economic instruments, the implementation of distributive justice is also supported by government policies aimed at strengthening the national Islamic economy. The government has introduced various regulations that encourage the development of zakat, *waqf*, and Islamic finance as part of its broader economic development strategy. These regulations demonstrate that Islamic economics is viewed not merely as a religious system but also as a development instrument with significant potential to improve public welfare (Fadilah & Mubarok, 2024).

In practice, however, the implementation of distributive justice still faces several challenges. One of the main obstacles is the suboptimal

collection and utilization of Islamic social funds such as zakat and waqf. Although the national zakat potential is substantial, it has not yet been fully mobilized by zakat management institutions. Similarly, many waqf assets are still managed traditionally and have not been utilized productively. As a result, the contribution of Islamic economic instruments to welfare equalization has not yet reached its full potential.

Another challenge is the relatively low level of public literacy regarding Islamic economics and Islamic finance. Many people still lack a comprehensive understanding of the benefits and mechanisms of Islamic economic instruments, leading to limited participation in Sharia-based financial products and services. Therefore, more intensive educational efforts are required to help the public understand and utilize Islamic economic instruments as a means of improving economic welfare (Rahmayati & Harahap, 2021).

Based on the discussion above, it can be concluded that the implementation of the principle of distributive justice in Islamic economic development in Indonesia has been pursued through various instruments, including zakat, productive waqf, Islamic finance, and MSME empowerment. These efforts demonstrate that Islamic economics offers practical mechanisms for promoting equitable welfare distribution. Although several challenges remain, strengthening institutions, improving public literacy, and ensuring continuous policy support can enhance the effectiveness of distributive justice in national economic development.

Islamic Economic Development Based on Distributive Justice as a Solution to Social Inequality in Indonesia

Social inequality remains one of the major challenges in Indonesia's development process. Such inequality can be observed through disparities in income levels, access to education, healthcare services, employment opportunities, and ownership of economic assets within society. If not properly addressed, social inequality may trigger various other problems, including increasing poverty rates, unemployment, social conflicts, and a decline in the overall quality of life. Therefore, a development approach is needed that not only focuses on economic growth but also promotes sustainable and equitable welfare distribution.

Islamic economic development based on distributive justice offers a different solution compared to conventional economic approaches. In Islamic economics, development is not solely aimed at increasing production and national income but also at ensuring that the benefits of development are enjoyed by all segments of society. The principle of distributive justice serves as the foundation for achieving equitable welfare distribution and preventing the concentration of wealth within certain groups. Consequently, Islamic economic development has a stronger orientation toward reducing social disparities and enhancing the overall well-being of society.

One of the most significant contributions of Islamic economic development in addressing social inequality is through the optimization of zakat as a redistributive instrument. Zakat facilitates the

transfer of a portion of wealth from financially capable individuals to those in need. Through well-targeted zakat distribution, disadvantaged communities can receive assistance to meet their basic needs while also enhancing their economic capacity through empowerment programs. Therefore, zakat serves as an effective instrument for reducing both economic and social disparities within society (Sari & Beik, 2022).

In addition to zakat, productive waqf has considerable potential to reduce social inequality. The development of productive waqf can generate sustainable economic benefits through the establishment of educational institutions, healthcare facilities, productive enterprises, and various social programs. The returns generated from waqf asset management can be used to support underprivileged groups, thereby improving their access to public services. As a result, productive waqf not only provides religious benefits but also contributes directly to social and economic development (Fauzia & Ryandono, 2023).

Islamic economic development can also reduce social inequality through the strengthening of Micro, Small, and Medium Enterprises (MSMEs). Within the Islamic economic framework, MSMEs receive significant attention because they serve as a primary source of livelihood for a large portion of the population. Accessible Sharia-compliant financing and fair profit-sharing mechanisms enable small business owners to expand their enterprises. As MSMEs grow, employment opportunities increase, and income distribution

becomes more equitable across society.

The presence of Islamic financial institutions further supports efforts to reduce social inequality by enhancing financial inclusion. Many low-income individuals who previously had difficulty obtaining financing from conventional financial institutions can gain greater access through Islamic financing systems. These systems are more flexible and partnership-based, providing broader opportunities for people to develop businesses and improve their living standards. Such conditions help reduce the economic gap between those who have access to capital and those who do not (Pratama & Firmansyah, 2024).

Beyond economic aspects, Islamic economic development also emphasizes the importance of social solidarity as an integral component of societal life. Values such as mutual assistance (*ta'awun*), brotherhood (*ukhuwah*), and social responsibility serve as foundations for building fairer and more humane economic relationships. When these values are implemented in society, social disparities can be minimized because individuals become more aware of their responsibility to help those in need. Thus, Islamic economic development addresses not only economic issues but also strengthens social cohesion within communities.

Islamic economic development based on distributive justice also plays an important role in improving the quality of human resources. Various Islamic social finance instruments can be utilized to support access to education and healthcare. Improvements in human capital create greater opportunities for individuals to enhance their

productivity and income levels. In the long run, this contributes to reducing social inequality by providing more equal opportunities for achieving prosperity (Hidayat & Nurzaman, 2021).

Nevertheless, the effectiveness of Islamic economic development in addressing social inequality depends greatly on the quality of management and the support of various stakeholders. Institutions responsible for managing zakat, waqf, and Islamic finance must operate professionally, transparently, and accountably. Furthermore, government support through policies and regulations that encourage the optimization of Islamic economic instruments is essential to ensure that their benefits reach a broader segment of society. Collaboration among government agencies, Islamic economic institutions, academics, and the public is crucial for achieving these objectives (Lubis & Nasution, 2025).

Based on the discussion above, it can be concluded that Islamic economic development based on distributive justice possesses significant potential as a solution to social inequality in Indonesia. Through instruments such as zakat, productive waqf, Islamic finance, MSME empowerment, and the strengthening of social solidarity, Islamic economics can promote a more equitable distribution of welfare. With effective implementation and support from all stakeholders, Islamic economic development can become a strategic approach to creating a just, prosperous, and sustainable society.

CONCLUSION

Islamic economic development is a development concept that is oriented not only toward economic growth but also toward the achievement of comprehensive societal welfare based on Sharia values. From the perspective of Islamic economics, development is directed toward attaining *falah* prosperity and success in both this world and the hereafter through the fair, responsible, and welfare-oriented management of resources. One of the fundamental principles underpinning Islamic economic development is distributive justice, which seeks to ensure that wealth and the benefits of development are distributed equitably among all segments of society.

The implementation of the principle of distributive justice in Islamic economic development in Indonesia is realized through various economic and social instruments, including *zakat*, *infaq*, *sadaqah*, productive *waqf*, Islamic financial institutions, and empowerment programs for Micro, Small, and Medium Enterprises (MSMEs). These instruments function as mechanisms for wealth redistribution and community economic empowerment, thereby expanding access to economic resources and improving the welfare of disadvantaged groups.

Islamic economic development based on distributive justice has significant potential to address social inequality in Indonesia. Through fairer distribution mechanisms, Islamic economics seeks to reduce income disparities, expand business opportunities, enhance financial inclusion, and strengthen social solidarity within

society. The various instruments provided by Islamic economics also contribute to poverty alleviation and the creation of more sustainable welfare distribution.

In addition to its economic orientation, Islamic economic development also emphasizes social, moral, and spiritual dimensions. This approach ensures that development is not solely aimed at increasing material prosperity but also at fostering a society characterized by social responsibility, compassion, and justice. Consequently, Islamic economic development offers a more comprehensive development model compared to approaches that focus exclusively on economic growth.

Therefore, Islamic economic development based on distributive justice can serve as a strategic solution for addressing social inequality in Indonesia. Through the strengthening of Islamic economic instruments, the enhancement of public literacy, the professional management of Islamic economic institutions, and continuous government policy support, the goal of creating a just, prosperous, and socially equitable society as envisioned in national development objectives can be achieved more effectively.

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