

Zakat And Economic Growth: Islamic Economic Perspective

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KEYWORD	ABSTRACT
<p>Zakat, Economic Growth, Islamic Economy, Inequality, Poverty</p> <p>Article history: Received November 26, 2024 Revised November 27, 2024 Accepted December 02, 2024</p> <p>Edition Vol 4, No 1 (2024): Journal of Islamic Economics and Business</p>	<p>Poverty and unemployment in Indonesia are currently problems of economic growth that are difficult to solve due to the unequal and unequal distribution of wealth or income among individuals in society itself. The existence of zakat is an important role in overcoming this. However, the zakat instrument is still felt to be less than optimal. The purpose of this writing is to examine the role of zakat in economic growth from an Islamic economic perspective, as well as study the challenges and opportunities in managing zakat, especially in the modern era. The research method used in this research is descriptive analysis with a qualitative approach. The results of the research show that zakat plays an important role in economic growth according to an Islamic economic perspective. Economic growth is measured through an increase in per capita income, a decrease in unemployment, and a decrease in poverty. As an Islamic economic instrument, zakat helps achieve these indicators by ensuring a more equitable distribution of income and poverty alleviation.</p>

1. Introduction

Economic development is the most significant indicator of societal dissatisfaction, economic development is seen as the most important component of a country's overall strategy or economic system. Despite this, progress has been made in the fields of science, technology, and economics; however, various other economic problems still exist in many countries (Nasution et al., 2023). The expansion of the world's population and the increase in new job candidates are two significant results of global economic growth over the last 200 years. The expansion of economic activity is referred to as economic growth. As a result, society will produce more goods and services and social welfare will increase. In the long term, the problem of economic growth is considered a macroeconomic problem (Aedy, 2011).

Increasing economic growth must be supported by adequate fiscal capacity in order to carry out development to improve people's welfare and Indonesia's active participation in the world economic arena. One of the prerequisites that must be met is increasing economic growth (Adisasmita, 2013). This increase must be supported by adequate fiscal capacity in order to carry out development to improve people's welfare and Indonesia's active participation in the world economic arena.

Islamic economics has a much broader and more comprehensive goal, namely that economic development not only builds a social economy but also a spiritual attitude that develops the

whole person. Not only physical needs, but also spiritual needs. Economic development that increases the number of products and services produced by society is modern economic growth. Which is specifically to solve the problems developing countries faced after the Second World War when transitioning to developing economies.

The problem of poverty in Indonesia today is a real thing. Poverty and unemployment are problems that are difficult to solve. Of course, this is partly caused by the unequal and uneven distribution of wealth/income among individuals in society itself (Zakiyah, 2017). The following is a graph of Indonesia's poverty development as of March 2019-March 2023:



Figure 1. Graph of Indonesia's Poverty Level for the Period 2019 - 2023

Source: Indonesian Central Statistics Agency (2023)

The graph shows that the poverty level in Indonesia in the last five years has not decreased significantly. It can be seen that the decline was only around 0.6% at most.

Zakat as one of the pillars of Islam has an important role in the real world. The role of zakat, both wealth zakat and zakat fitrah, is as the main means of communication between people who can afford it and people who cannot afford it. With the suggestion of zakat, there will be more visible equality of income if it is connected and implemented together properly and correctly. This role can be seen, how zakat can solve the socio-economic problems of the people, so that Islam becomes *Rahmatal Lil Alamin* can really be felt. The potential for zakat in Indonesia in 2023 is presented in the following graph:

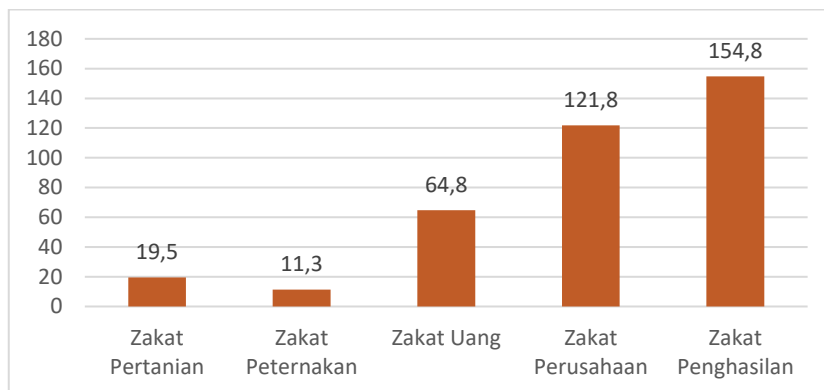


Figure 2. Graph of Zakat Potential in Indonesia in 2023 (Trillion Rupiah)

Source: National Zakat Amil Agency (Statistik, 2023)

Based on this graph, Indonesia has a zakat potential of 372.2 trillion rupiah. This should be able to reduce the level of poverty and inequality that occurs in Indonesia. However, it seems that these ideals are still far from the existing reality. This can be seen during the

zakat distribution season (fitrah during the Eid al-Fitr holiday), the distribution of zakat is still a situation of long queues and crowds to get the zakat.

The macro role of zakat, if we look at the history of the reign of Caliph Umar bin Khattab, zakat is a source of income for the Islamic State apart from taxes and so on (Ridlo, 2013). So zakat has a very central role in Islamic economics. It is not only individuals who can feel the positive impact of zakat, but a country can also feel the impact of zakat on the country's economy, namely as another source of state income. However, the implementation of zakat in people's lives faces various challenges and is still not optimal. One of them is the lack of public awareness and understanding of the importance of zakat as an economic instrument. This can be seen from the following graph of total zakat collected in Indonesia in the 2020 – 2023 period.

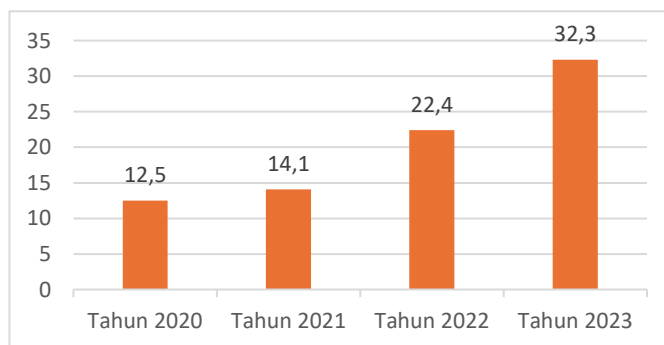


Figure 3. Chart of Zakat Collection for the 2020-2023 Period (Trillion Rupiah)

Source: Financial Report of the National Zakat Amil Agency (2020-2023)

From the graph above, we can see that zakat funds collected over the last four years have always increased, but have not yet met the zakat potential of 372.2 trillion rupiah.

Research on zakat and economic growth was conducted by Tsamara Balqis, Nurul Rafiqoh Lubis, and Isnaini Harahap in 2023, with the research title "The Role of Zakat in Increasing National Income". The research aims to examine how much zakat potential in Indonesia should be collected, how the zakat mechanism can increase economic growth through equality, what strategies are there to increase zakat collection in Indonesia, how to properly allocate zakat assets to be productive using a qualitative approach. The research results show that to create an increase in national income through zakat, important to allocate zakat appropriately and develop it. The role of zakat is very significant in efforts to empower the economic potential of the people. Equal distribution of economic income through zakat can be realized by collecting zakat funds from those who have excess assets and distributing them to those in need (Balqis et al., 2023).

Another research was conducted by Dewi Purwanti in 2020, with the title "The Influence of Zakat, Infaq and Alms on Indonesia's Economic Growth" using a quantitative approach. The research aims to find out whether zakat, infaq and alms have succeeded in making a positive contribution to economic growth. The research results

show that zakat, infaq and alms have a positive influence on Indonesia's economic growth (Purwanti, 2020).

Furthermore, research related to Islamic economic instruments was discussed by Fahmi Makraja in 2024 entitled "Zakat as an Islamic Economic Instrument in Efforts to Alleviate Poverty in Indonesia". This research is library research that uses descriptive analysis with a qualitative approach. The research results show that zakat as an Islamic economic instrument is very important to help Muslim communities remain obedient and adhere to Islamic teachings. Apart from that, zakat also plays a role in overcoming poverty in the surrounding area by creating a good economic order, which in turn produces an equitable distribution system. Zakat management actually focuses on providing rewards to muzaki and improving the welfare of mustahik and being able to alleviate poverty (Makraja, 2024).

Furthermore, research related to economic growth in Indonesia was discussed by Hartati in 2021 with the title "Analysis of Inclusive Economic Growth in Indonesia". This research is motivated by the fact that there has been no increase in economic growth in several years and the level of poverty and inequality has not decreased at all. The results of this research show that in the last decade Indonesia's inclusive economic growth has not been consistently achieved every year which is influenced by several variables, including government spending in the field of education and government spending in the health sector (Hartati, 2021).

Another research was conducted by Revi Hayati in 2021, with the title "Umar Bin Khattab's Islamic Economic Policy in Facing the Crisis" which was qualitative in nature using a historical approach. This research is motivated by the threat of an economic crisis which not only threatens small and developing countries, it is even possible to threaten large countries such as America and even spread to Europe. Thus, the author aims to examine Umar bin Khattab's thoughts in implementing Islamic economic policies in the area of his leadership, where there was a crisis for nine months (the year of Ramadah). Then what strategic policies did he use in the field of Islamic economics to be implemented in the current modern era? The results of the research show that Umar bin Khattab implemented several economic policies that can be applied in the modern era, including establishing Baitul Maal, building hisbah institutions, making regulations regarding land ownership, collecting zakat and currency (Hayati, 2021)

In previous research such as Balqis et al. (2023) and Makraja (2024) have discussed the role of zakat in the context of macroeconomics and poverty alleviation using a qualitative approach, and Purwanti (2020) evaluated the contribution of zakat in economic growth using a quantitative approach, there has been no research that in-depth examines the practical challenges and opportunities in zakat management in the modern era with a specific focus on reducing poverty and unemployment in Indonesia. Research by Hartati (2021) and Hayati (2021) also does not assess the

effectiveness of zakat in this context. Therefore, this research contributes by investigating how zakat can directly influence economic growth in Indonesia, as well as identifying challenges and opportunities in its management in a modern economic context.

The difference in this research is that the researcher discusses zakat which has a significant role in economic growth from an Islamic economic perspective, and looks at opportunities in terms of digital transformation that can be applied in collecting and managing domestic zakat funds.

The aim of this research is to conduct an in-depth study of the role of zakat in supporting economic growth from an Islamic economic perspective. This research also aims to analyze in depth the challenges and opportunities that arise in zakat management, especially in the modern era which is increasingly dominated by digitalization. Through this study, it is hoped that optimal strategies can be found in managing zakat that are not only in accordance with Islamic economic principles, but are also able to adapt to technological developments and current societal needs.

2. Literature Review

Islamic Economics

In the Big Indonesian Dictionary, economics is the science of the principles of production, distribution and use of goods and wealth. According to Paul A. Samuelson, economics can be defined as the study of human behavior in relation to the use of scarce productive

resources to produce goods and services and distribute them for consumption (Kahf, 1995).

From an Islamic perspective, the term "economics" corresponds to the Arabic word *iqtishad*, derived from the root word *qasdun*, meaning "balance" (*equilibrium*) and "justice" (*equally balanced*). This highlights that the core of Islamic economics is rooted in justice and equitable management and distribution of resources.

Then the meaning of Islamic economics according to Muhammad Abdul Mannan in "Islamic Economics: Theory and Practice", Islamic economics is a social science that studies the economic problems of society inspired by Islamic values (Mannan, 1986). Meanwhile, according to Muhammad Nejatullah al-Siddiqi in "Muslim Economic Thinking: A Survey of Contemporary Literature", Islamic economics is the response of Muslim thinkers to economic challenges at a certain time. In this hard work they are helped by the Qur'an and Sunnah, common sense (*ijtihad*), and experience (Siddiqi, 1981).

The objectives of Islamic economics are: *maslahah* (benefit) for mankind. That is, by pursuing all activities to achieve things that result in the benefit of humans, or by pursuing activities that can directly realize the benefit itself. Another activity to achieve benefit is to avoid everything that brings it *mafsadah* (damage) for humans (Fauzia & Riyadi, 2018).

Thus, it can be said that Islamic economics is a social science that studies economic problems based on Islamic values, prioritizing

balance (qasdu) and justice. Different from conventional economics, Islamic economics responds to economic challenges by referring to the Qur'an, Sunnah, and ijihad, and focuses on a fair and balanced distribution of resources. The differences between conventional and Islamic economics are presented in Table 1.

Islamic economics is increasingly relevant in addressing contemporary economic challenges. The rise of Islamic finance, including Islamic banking, *sukuk* (Islamic bonds), and *takaful* (Islamic insurance), demonstrates how Islamic principles can be effectively applied in the global economy.

Table. 1 Differences Between Islamic and Conventional Economics

Aspect	Islamic Economics	Conventional Economics
Philosophical Basis	Based on the Qur'an, Sunnah, and Islamic values.	Based on secular and rational principles.
Primary Objective	Welfare (<i>maslahah</i>) and social justice.	Profit maximization and economic efficiency.
Financial Instruments	Utilizes <i>zakat</i> , <i>waqf</i> , and prohibits <i>riba</i> .	Relies on interest, capital markets, and free trade.
Wealth Distribution	Focuses on equitable distribution of wealth.	Emphasizes market-driven distribution.
Business Ethics	Governed by Islamic morals (e.g., honesty, trust).	Guided by market rules and legal frameworks.

Moreover, Islamic economics offers solutions to global issues such as income inequality, financial crises, and resource exploitation. By emphasizing justice and ethical practices, it provides a framework for sustainable economic development that benefits all stakeholders.

The Concept Of Zakat In Islam

Zakat is one of the very important pillars of Islamic teachings. Etymologically, zakat means developing (an-man), sanctify (at-thaharatu), and blessing (sorry). Terminologically, zakat means giving away part of one's assets with certain conditions to be given to certain groups (mustahik) with certain requirements as well. Zakat is a religious teaching in Islam that brings various benefits, both for mustahik (zakat recipients) and muzakki (zakat givers). In this way, both of them gain significant benefits (Romdhoni, 2017).

Zakat is a blessing because by paying zakat his wealth will increase or not decrease so that his wealth will grow like shoots on plants because of the gifts and blessings that Allah SWT has given to a muzaki, and it will be clean from the dirt and sins that accompany it caused by the wealth he owns. There are other people's rights attached to it. So if zakat is not paid, then the property contains the rights of other people, so if we use or eat it, it means we are eating haram property (Kurnia & Hidayat, 2008).

Zakat is property that must be given out, after fulfilling the requirements, according to the provisions of the Shari'a. Zakat is the name of wealth expended by humans and Allah's right to give to the poor. Zakat is part of the property paid out by rich people to give to

their relatives who are poor and for the public interest which includes ordering society and improving the standard of living of the people. Zakat is giving out part of one's assets, especially (treasures) that reach one nisab and complete one haul to be handed over to mustahik (Anwar, 2022).

Economic Growth

Economic growth is a key indicator of the overall health of a country or economic system. In general, economic growth reflects an increase in economic desires and activities (Naqvi & Anam, 2003). Islam defines economic growth as a sustainable trend resulting from significant factors of production that can benefit human welfare. Therefore, Islam considers economic growth as an important feature (Sadeq, 1991). Limitations caused by a production factor should not be interpreted as an obstacle to economic growth, for example causing the production of goods and services which, among other things, have bad and fatal consequences for humanity.

In addition, economic change consists of all-encompassing productive activities that are closely related to equal distribution. Growth, in the sense of human growth and development, tends to occur on a larger scale, both material and spiritual. In other words, this message is not only about the economics of human life as we know it, but also about legal, social, political and religious values. According to this analysis, the purpose of economic activity is to improve social cohesion, friendship, human rights (HAM) and human welfare. According to Islam, economic development is therefore

multidimensional and emphasizes both quantitative and qualitative standards. The goal is not only global material prosperity, but also the welfare of this world and the hereafter. According to Islam, everyone must be treated equally (Nasution et al., 2023).

Research Methods

A qualitative approach is a research and understanding process based on a methodology that investigates social phenomena and human problems. The data source in this writing is secondary data. By referring to the literature study which is the main source in this writing, then in this writing we examine literature (reviews) from various sources such as books and other writings, magazines, newspapers, study results, written works that are still relevant, theories -theories, opinions of figures, etc. (Barlian, 2016). By writing and from various sources, internet sites, books, which can be used as a benchmark in this writing.

3. Results and Discussion

The Role of Zakat in Economic Growth from an Islamic Economic Perspective

Economic growth is the economic condition of a country in a certain period, such as annually, semester or quarterly. This growth can increase or decrease compared to the previous period, which can be known through previously calculated indicators. There are three main indicators that determine whether economic growth is moving positively or not. First, increasing per capita income and national income. Second, the number of unemployed is smaller than the

number of workers. Third, reducing poverty levels. If these three indicators are met, it can be said that a country's economic growth is moving in a positive direction (Parakkasi, 2020).

One instrument to realize these three indicators is zakat. Zakat is known as one of the characteristics of Islamic economics that does not exist in other economic systems. In an economy outside of Islam, there is no order from Allah to property owners to set aside some of their assets to cleanse their souls from stinginess, envy and revenge (Huda et al., 2015). Therefore, Islam uses zakat as an instrument to ensure income balance in society. This is important because not everyone is able to participate in economic activities. In other words, it is a natural rule that in this world there are rich and poor. Zakat expenditure is a minimum expenditure to make income distribution more equal (Rozalinda, 2014).

In fact, there are two very basic problems that are obstacles to the acceleration of economic growth, namely inequality and poverty. These two factors always grow and develop in the social structure of society. Inequality problems are often associated with income distribution problems. Furthermore, the problem of income distribution is closely related to the problem of absolute poverty, because absolute poverty is the result of continuous disparities in income distribution. If the gap in income distribution is high, then the number of poor people will be even higher. Meanwhile, poverty is a very interesting phenomenon and is of great concern in various

circles. Poverty is actually a problem that has existed for a long time and will continue to be a fact of life (Zuardi, 2013).

If the root of the problem of inequality and poverty is income distribution, then zakat is an alternative to overcome this. Where zakat is a source of income whose acquisition and distribution process is clear (directed) as in (Q.S. at-Taubah (9); verse 60) with a classification of eight groups (ashnaf). So that a zakat management institution (Baitul Maal), in distributing zakat cannot go beyond the eight ashnaf. With a clear distribution process, it will make it easier for weak communities to overcome poverty.

Functionally, the benefits of zakat in Indonesia are in accordance with the idea of a new flow of the ummah's economy put forward by KH Ma'ruf Amin, which is essentially an effort to offer a direction for the ummah's economic development, which in essence:

1. Affirming a national economic system that is fair, equitable and independent in overcoming economic disparities;
2. Accelerate the redistribution and optimization of natural resources in a wise and sustainable manner;
3. Strengthening competent and highly competitive human resources based on excellence in science and technology, innovation and entrepreneurship;
4. Mobilizing Cooperatives and Micro, Small and Medium Enterprises (MSMEs) to become national economic entrepreneurs;

5. Creating equal partners for large businesses with cooperatives, micro, small and medium businesses in an integrated production and market system;
6. The mainstreaming of sharia economics in the national economy remains within the framework of Pancasila, the 1945 Constitution, Bhinneka Tunggal Ika, and the Republic of Indonesia; And
7. Institutions in guarding the New Economic Flow of the Indonesian Economy. The new current of the Ummah economy aspires to the emergence of a revival of the Ummah economy that protects the entire Ummah which can be interpreted as society in general, prospers all, focuses on holistic human development, and is fair.

Challenges and Opportunities in Zakat Management in the Modern Era

One of the biggest advantages of digital transformation in zakat collection and distribution is the increased transparency and accountability it produces (Zubaidah & Afifah, 2020). The digital platforms and websites used for zakat payments enable tracking and documentation of transactions, ensuring that zakat funds are properly recorded and distributed transparently.

Another opportunity for zakat mechanisms with the emergence of digital transformation is increasing public awareness about zakat and its importance in Islam. Various platforms that facilitate the implementation of zakat not only collect and distribute zakat from

the community, but also function as educational tools by providing information about zakat to Muslims throughout the world. This encourages more people to contribute and help those in need (Sujantoko & Nashirudin, 2024).

Digital transformation in zakat management offers various opportunities, but also presents a number of challenges that need to be overcome. One of the main challenges is the potential harm of technology, such as the rise of online radicalization and the blurring of the boundaries between religion and technology. Zakat institutions must direct digital change constructively and in accordance with the basic principles of the institution. In addition, it is important to maintain personal relationships in the zakat process so that digital technology does not completely take over the human interaction that is essential in zakat collection and distribution. Zakat institutions must find a balance between the use of technology and the importance of interpersonal relationships.

Another challenge is related to the security and privacy of personal data in the implementation of digital zakat, especially due to the increase in cyber crimes such as hacking and scamming. The risk of misuse of personal information also increases when zakat institutions collaborate with other organizations, financial institutions, or service providers. Therefore, cybersecurity measures, encryption techniques and regular security audits are essential to protect data from unauthorized access and breaches. Regulatory challenges also arise due to jurisdictional complexity due to the cross-

border operation of digital zakat platforms (across-borders), which face a variety of charity legal frameworks. This creates difficulties in standardizing regulations, ensuring compliance, and resolving legal ambiguity. Regulatory gaps and inconsistencies often occur because digital zakat is still based on traditional zakat practice guidelines which do not yet have sufficient regulatory clarity. By overcoming these challenges, it is hoped that zakat management in the digital era can run more effectively and efficiently, while still maintaining the basic values held by the traditional zakat system (Sujantoko & Nashirudin, 2024).

4. Conclusion

Zakat plays a crucial role in supporting economic growth from the perspective of Islamic economics. As an Islamic economic instrument, zakat addresses the main obstacles to economic growth, namely inequality and poverty. Through a fair distribution mechanism, zakat can reduce income disparities, alleviate poverty, and promote economic balance within society.

The economic growth of a country is measured by indicators such as an increase in per capita and national income, a reduction in unemployment rates, and a decrease in poverty levels. Zakat directly contributes to achieving these indicators by ensuring more equitable wealth distribution, thereby significantly impacting the acceleration of economic growth.

In the digital era, transformations in zakat management present great opportunities to enhance transparency, accountability, and

public awareness. However, challenges such as data security, privacy, and technological integration need to be carefully addressed. By leveraging technology optimally while preserving the fundamental values of zakat, its management can become more effective, efficient, and relevant in supporting economic growth based on social justice principles in line with Islamic teachings.

MANAGERIAL IMPLICATIONS

The implications of optimizing zakat can be achieved through strengthening governance, institutions, regulations and enforcement of zakat law, as well as strong political support and supervision. With the involvement of the government as the main agent driving zakat, zakat is expected to function as a pillar of national welfare redistribution. Ideally, zakat is managed by the state with the aim of improving community welfare. In addition, zakat institutions must also use digital platforms not only to collect and distribute zakat, but also as an educational tool to increase awareness about the importance of zakat. Clear and educative information regarding the role of zakat in the Islamic economy and its benefits for society needs to be conveyed widely to encourage more people to contribute.

Limitations and Further Studies

This research may be limited by the availability and quality of the data used as this research focuses on the Indonesian context, so the results may not fully apply to other countries with different economic and social systems. Therefore, the author suggests that further

research can be carried out by comparing zakat management in various countries to understand how social, cultural and economic contexts influence the effectiveness of zakat in supporting economic growth. Thus, research on zakat and economic growth from an Islamic economic perspective can continue to develop and make a greater contribution to the welfare of society.

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