

## The Role of Zakat in Indonesia's Socio-Economic Landscape: A Systematic Literature Review

**Ichwan Muttaqin<sup>a\*</sup>, Erry Nugroho Himawan<sup>b</sup>, Jundi Imam Syuhada<sup>c</sup>, Anasrul<sup>d</sup>**

<sup>abcd</sup>, Universitas Ibn Khaldun Bogor, Indonesia

\* Corresponding author e-mail: [ichwannif@gmail.com](mailto:ichwannif@gmail.com)

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### ABSTRACT

*This study aims to provide a comprehensive and contemporary understanding of the role of zakat in Indonesia's socio-economic landscape by systematically reviewing the existing literature on its impact on poverty alleviation, income inequality, and economic growth. A Systematic Literature Review (SLR) was conducted following the PRISMA protocol. From an initial pool of 210 articles, 20 core empirical and conceptual studies published between 2013 and 2025 were selected from Scopus, Web of Science, and other relevant databases for in-depth thematic synthesis. The analysis reveals a robust consensus in the literature regarding zakat's effectiveness as an instrument for poverty alleviation and income inequality reduction at the micro and meso levels, particularly through productive empowerment programs. However, the review's most significant contribution is the identification of a critical 'zakat paradox': the proven success at the micro-level does not consistently translate into a discernible impact on macroeconomic growth at the national level. This disconnect is attributed to factors of scale, institutional governance, and methodological divergence. This paper is the first to systematically identify and explain the 'zakat paradox' within the Indonesian context. By synthesizing a wide range of evidence, it offers a nuanced perspective that moves beyond a monolithic view of zakat's impact. The study provides actionable policy recommendations for zakat institutions and policymakers to bridge the micro-macro gap, thereby helping to unlock the full potential of zakat as a cornerstone of Indonesia's inclusive and sustainable development strategy.*

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## INTRODUCTION

Persistent poverty and rising income inequality remain two of the most critical socio-economic challenges confronting Indonesia, despite its steady economic growth. As of March 2025, the national poverty rate stood at 8.47%, equivalent to 23.85 million people, with a significant disparity between urban (6.73%) and rural (11.03%) areas. Concurrently, the nation's Gini coefficient has consistently remained above 0.38, indicating a high level of income disparity that poses a threat to social cohesion and sustainable development. While the economy grew by 5.03% in 2024, this growth has not been sufficiently inclusive to bridge the gap between the affluent and the impoverished. In this context, Islamic social finance instruments, particularly zakat, have garnered increasing attention as a potential mechanism to foster more equitable economic development. As the country with the world's largest Muslim population, Indonesia possesses an immense potential for zakat collection, which in 2023 reached IDR 32 trillion (approximately USD 1.9 billion) through official channels, signifying its substantial economic footprint.

A growing body of literature has explored the role of zakat in socio-economic development, yielding promising but often fragmented insights. Numerous empirical studies have demonstrated the positive impact of zakat on poverty alleviation and reducing income inequality at the micro and regional levels. For instance, a seminal study by Ayuniyyah et al. (2022) on 1,309 beneficiaries in West Java, employing the CIBEST model, found that zakat distribution programs significantly reduced both poverty and income inequality among recipients. Similarly, Herianingrum et al. (2023), in a qualitative review, confirmed that empowerment-based zakat programs are effective in reducing the number of mustahik (zakat recipients) living below the poverty line. These studies highlight the transformative potential of zakat when channeled towards productive activities, shifting recipients from consumption-based assistance to sustainable economic independence.

However, the existing literature presents a landscape of varied methodologies and, at times, conflicting findings, particularly concerning the macroeconomic impact of zakat. While micro-level studies consistently affirm its benefits, research on its influence on broader economic growth has been less conclusive. A study by Khasandy and Badrudin (2019), using a Structural Equation Model (SEM), controversially concluded that zakat did not have a significant influence on economic growth or aggregate welfare indicators like the Human Development Index (HDI) in Indonesia. This divergence suggests a critical disconnect between the observed micro-level successes and their translation into measurable macroeconomic outcomes. Furthermore, many existing studies are either case-specific, rely on data that is not current, or focus on a single dimension of zakat's impact (e.g., only poverty or only inequality). This fragmentation creates a research gap: a comprehensive, systematic synthesis of the multifaceted role of zakat simultaneously addressing its impact on economic growth, poverty alleviation, and social inequality in Indonesia is currently lacking in the literature.

Therefore, this paper aims to address this gap by conducting a comprehensive analysis of the role of zakat in the Indonesian socio-economic landscape. By systematically reviewing and synthesizing empirical evidence from recent high-impact studies published in internationally recognized (Scopus Q1/Q2) and nationally accredited (SINTA 1-3) journals, this research seeks to construct a holistic understanding of zakat's impact. The objective is twofold: first, to reconcile the divergent findings between micro and macro-level studies to provide a clearer picture of zakat's transmission mechanisms; and second, to identify the structural challenges and policy gaps such as governance, public literacy, and integration with national fiscal policy that may be inhibiting zakat from reaching its full potential as an instrument for inclusive and sustainable development in Indonesia. By doing so, this study intends to offer a consolidated perspective that can inform both academic discourse and evidence-based policymaking.

## RESEARCH METHODS

This study employs a Systematic Literature Review (SLR) approach to comprehensively identify, evaluate, and synthesize the existing body of research on the role of zakat in Indonesia's socio-economic landscape. This methodology was chosen for its ability to provide a rigorous, transparent, and replicable framework for analysis, which is essential for mapping the current state of knowledge, identifying consensus and contradictions in the literature, and accurately delineating the research gap. By systematically analyzing empirical and conceptual studies, this review aims to construct a holistic understanding of zakat's multifaceted impact on economic growth, poverty alleviation, and social inequality.

**Data Sources and Search Strategy.** The literature search was conducted between September to October 2025, targeting scholarly articles from prominent academic databases. To ensure comprehensive coverage of both international and national research, the following databases were utilized:

1. International Databases: Scopus and Web of Science (WoS) were prioritized as they index high-impact, peer-reviewed journals (Q1/Q2).
2. Broad-Spectrum Database: Google Scholar was used as a supplementary source to capture a wider range of academic publications, including those not indexed in Scopus or WoS.
3. National Databases: The GARUDA (Garba Rujukan Digital) portal and the SINTA (Science and Technology Index) database were searched to identify relevant high-quality research published in nationally accredited Indonesian journals (SINTA 1-3).

The search strategy involved a structured combination of keywords related to the core themes of the research. The primary search string used was: ("zakat" OR "Islamic social finance") AND ("economic growth" OR "poverty alleviation" OR "poverty reduction" OR "income inequality") AND ("Indonesia"). Keywords were adapted slightly to fit the syntax of each specific database.

**Inclusion and Exclusion Criteria.** To ensure the relevance and quality of the literature included in this review, a strict set of inclusion and exclusion criteria was established. This process, often visualized using a PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) flow diagram, ensures the selection process is transparent and unbiased.

**Table 1. Inclusion and Exclusion Criteria**

Criteria	Inclusion	Exclusion
Publication Type	Peer-reviewed journal articles.	Reports, books, book chapters, conference proceedings, dissertations, editorials, and magazine articles.
Language	Published in English or Indonesian.	Articles published in other languages.
Geographical Context	Studies explicitly focusing on Indonesia.	Studies focusing on other countries or not specifying a geographical context.
Research Focus	Empirical (quantitative or qualitative) or conceptual studies analyzing the impact or role of zakat on at least one of the three variables: economic growth, poverty, or inequality.	Articles where zakat is not a primary variable or is only mentioned in passing.
Time Frame	Published between January 1, 2015, and December 31, 2025.	Articles published before 2015.

Source: Author (2025)

**Study Selection and Data Extraction.** The selection process was conducted in three stages. First, all titles and abstracts retrieved from the initial database search were screened for relevance based on the inclusion criteria. Second, the full texts of the shortlisted articles were thoroughly reviewed to confirm their eligibility. Any disagreements regarding the inclusion of a study were resolved through discussion among the researchers. Finally, from each included article, relevant data was systematically extracted and organized into a standardized spreadsheet. The extracted information included: (a) author(s) and publication year; (b) journal name, quartile, and/or SINTA rank; (c) research objectives; (d) methodology employed; (e) key findings related to the three core variables; and (f) any noted limitations or suggestions for future research.

**Analytical Approach.** A thematic synthesis approach was used to analyze the extracted data. This method is particularly well-suited for synthesizing findings from studies with diverse methodologies (i.e., both quantitative and qualitative). The analysis involved a three-step process:

1. **Line-by-Line Coding:** The findings and discussion sections of each included paper were meticulously coded to identify key concepts and findings related to the impact of zakat.
2. **Development of Descriptive Themes:** The initial codes were grouped into related categories to form descriptive themes. These themes directly reflected the primary findings of the literature (e.g., "zakat for productive enterprise," "impact on household consumption," "reduction in local poverty metrics").
3. **Generation of Analytical Themes:** The descriptive themes were then subjected to a higher level of interpretation to generate analytical themes. This final step involved synthesizing the findings to answer the core research questions of this review, exploring

the relationships between different themes, and identifying the overarching narrative, inconsistencies, and knowledge gaps within the literature.

This systematic and thematic approach ensures that the conclusions of this review are grounded firmly in the available evidence, providing a robust and nuanced understanding of zakat's role in Indonesia.

## RESULTS & DISCUSSION

This section presents the findings from the systematic literature review. The study selection process, guided by the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) framework. The initial search across five major academic databases Scopus, Web of Science, Google Scholar, GARUDA, and SINTA identified a total of 210 potentially relevant records. After removing 30 duplicates, 180 unique articles were subjected to title and abstract screening, which resulted in the exclusion of 135 articles that did not meet the primary scope of the review. Subsequently, the remaining 45 articles underwent a full-text eligibility assessment based on the pre-defined inclusion and exclusion criteria detailed in the methodology section. This rigorous evaluation led to the further exclusion of 25 articles on the following grounds: not focused on Indonesia (n=7), zakat not a primary variable (n=6), published before 2013 (n=4), non-peer-reviewed source (n=4), insufficient methodological transparency (n=3), and duplicate data overlap (n=1). This process yielded a final corpus of 20 core studies deemed most relevant for in-depth qualitative synthesis. The analysis that follows is grounded in the evidence extracted from these 20 core articles, which are summarized in Table 2.

**Descriptive Overview of Included Studies.** The 20 core studies were predominantly empirical, with a majority (n=12, 60%) employing quantitative methods, while the remainder used qualitative (n=5, 25%) or mixed-method/simulation approaches (n=3, 15%). The geographical focus was exclusively on Indonesia, with studies covering national, provincial, and local levels. A significant portion of the research was published in high-impact journals indexed by Scopus (Q2) or nationally accredited by SINTA (SINTA 2), confirming the quality and relevance of the selected literature. Table 2 provides a detailed synthesis of these core studies.

**Table 2.** Synthesis of 20 Core Articles for Systematic Literature Review

No.	Author(s), Year	Journal (Quartile/SINTA Rank)	Methodology	Key Findings
1.	Ayuniyyah et al. (2022)	Int. Journal of Islamic & Middle Eastern Finance & Management (Q2)	CIBEST, Gini, Atkinson	Zakat is effective in reducing poverty & inequality, with different gender impacts.
2.	Herianingrum et al. (2023)	Journal of Islamic Accounting & Business Research (Q2)	Qualitative Review	Productive zakat is effective in reducing poverty if based on mustahik potential.

No.	Author(s), Year	Journal (Quartile/SINTA Rank)	Methodology	Key Findings
3.	Khasandy & Badrudin (2019)	Integrated Journal of Business & Economics (SINTA 2)	SEM-PLS	<b>Contradictory Finding:</b> No significant influence of zakat on GDP, HDI, and Gini at the macro level.
4.	Choiriyah (2020)	Journal of Islamic Monetary Economics and Finance (Q2)	BAZNAS Prosperity Index	Zakat plays a significant role in poverty alleviation, especially productive zakat.
5.	Ben Jedidia & Guerbouj (2021)	Int. Journal of Development Issues (Q2)	GMM Analysis	The effect of zakat on economic growth varies between countries; the volume of zakat relative to GDP is important.
6.	Akmal, Majid & Gunawan (2021)	Regional Science Inquiry	Empirical Analysis	Zakat contributes significantly to human development and the achievement of SDGs in Indonesia.
7.	Ridwan et al. (2019)	Int. Journal of Supply Chain Management	Econometric Analysis	Zakat has a significant effect on macroeconomic performance, especially aggregate demand.
8.	Beik & Pratama (2016)	AFEBI Islamic Finance and Economic Review	CIBEST Model	Productive zakat increases the welfare index of mustahik by 96.8%.
9.	Darsono et al. (2019)	Journal of Economics Research and Social Sciences	Quantitative Analysis	Productive zakat reduces income inequality in Yogyakarta.
10.	Fadila (2023)	Airlangga Int. Journal of Islamic Economics & Finance (SINTA 2)	Correlation Analysis	There is a positive correlation between zakat distribution and the decrease in the Gini index in Indonesia (2015-2018).
11.	Wiranatakusuma (2024)	Ekulilibrium: Jurnal Ilmiah Bidang Ilmu Ekonomi (SINTA 2)	Comparative Analysis	The difference in the impact of zakat between Indonesia & Malaysia is influenced by institutional factors.
12.	Utami (2023)	Management of Zakat and Waqf Journal (MAZAWA)	Literature Review	Contextualization of productive zakat in the modern era as a solution to poverty alleviation.
13.	Siregar (2024)	Jurnal Profetik	Qualitative Analysis	Optimization of zakat management is crucial to maximize the impact of economic empowerment.
14.	Harahap et al. (2024)	Int. Journal of Islamic Economics and Business (IJIEB)	Quantitative Analysis	Zakat and waqf have a significant impact on poverty reduction, with an important gender perspective.

No.	Author(s), Year	Journal (Quartile/SINTA Rank)	Methodology	Key Findings
15.	Asya'bani (2025)	Risalah: Jurnal Riset dan Studi Islam	Behavioral Analysis	Zakat distribution affects the productive behavior patterns of mustahik, encouraging a change in mindset.
16.	Fajri (2025)	Universitas Indonesia	Policy Paper	Zakat can encourage inclusive economic growth if integrated into the national development strategy.
17.	Ijaz & Asad (2025)	Int. Journal of Zakat (IJAZ BAZNAS)	Artificial Neural Network (ANN)	The ANN model shows a complex non-linear relationship between zakat, GDP, and poverty.
18.	Beik & Arsyianti (2015)	Jurnal Ekonomi Syariah Teori dan Terapan (SINTA 2)	Simulation Model	The simulation model shows the significant potential of zakat to reduce poverty and inequality.
19.	Firmansyah (2013)	Jurnal Ekonomi Pembangunan LIPI	Literature Review	Analyzes the gap between the potential and realization of zakat in Indonesia.
20.	Sejati (2025)	IQTISHADUNA: Jurnal Ekonomi Dan Keuangan Islam	Panel Data Analysis	Panel data analysis (2016-2022) shows a significant effect of zakat distribution on the decrease in income inequality.

Source: Author (2025)

**Thematic Synthesis of Findings. Theme 1: Zakat as a Potent Instrument for Poverty Alleviation.** A strong consensus emerges from the literature regarding the positive and significant impact of zakat on poverty alleviation at the micro and meso (regional) levels. The primary mechanism identified is the strategic shift from **consumptive zakat** (for immediate needs) to **productive zakat** (for economic empowerment). Studies consistently report that when zakat is distributed as seed capital for micro-enterprises, skills training, or educational scholarships, it successfully transforms recipients from aid-dependent individuals into economically independent agents. This is empirically supported by Beik & Pratama (2016), who, using the CIBEST model, found that a productive zakat program increased the welfare index of mustahik by a remarkable 96.8%. Similarly, Choiriyah (2020) utilized the BAZNAS prosperity index to confirm that productive zakat programs are significantly more impactful in alleviating poverty. The qualitative review by Herianingrum et al. (2023) further reinforces this, emphasizing that the success of these programs hinges on careful identification of mustahik potential and robust monitoring.

**Theme 2: Zakat's Confirmed Role in Reducing Income Inequality.** The redistributive nature of zakat is consistently identified as a key mechanism for reducing income inequality. By transferring wealth from the highest earners to the lowest, zakat directly addresses income

disparities. The study by Ayuniyyah et al. (2022) provides strong empirical evidence for this, demonstrating a measurable reduction in the Gini coefficient and Atkinson index among 1,300 zakat beneficiaries in West Java. This finding is corroborated by Darsono et al. (2019) in Yogyakarta and Fadila (2023), who found a direct correlation between increased zakat distribution and a decline in the Gini index for Indonesia between 2015 and 2018. Furthermore, the panel data analysis by Sejati (2025) covering the 2016-2022 period solidifies this conclusion, showing a consistent and statistically significant negative relationship between zakat distribution and income inequality.

**Theme 3: The Ambiguous Impact of Zakat on Macroeconomic Growth.** In stark contrast to the consistent findings on poverty and inequality, the literature presents an ambiguous and often contradictory picture of zakat's impact on national economic growth. While theoretical models and simulations, such as the one by Beik & Arsyianti (2015), suggest a significant potential for zakat to boost aggregate demand and investment, empirical studies at the macroeconomic level have failed to consistently validate this. The most notable finding is from Khasandy & Badrudin (2019), whose SEM-PLS analysis found no statistically significant relationship between zakat funds and key macroeconomic indicators like GDP, HDI, or the Gini Index at the national level. This suggests a critical disconnect between the micro-level benefits of zakat and their visibility in national economic aggregates. While some studies like Ridwan et al. (2019) find a positive effect on macroeconomic performance, the broader evidence, including the multi-country GMM analysis by Ben Jedidia & Guerbouj (2021), suggests the impact is highly conditional on factors like the volume of zakat relative to the national economy and the quality of institutional governance.

This systematic review of 20 core studies provides a nuanced and multi-layered understanding of the role of zakat in Indonesia. The findings confirm that zakat is a powerful tool for socio-economic development, but its effectiveness varies significantly across different levels of analysis. This section interprets these findings, discusses their implications, acknowledges the study's limitations, and proposes an agenda for future research.

**Interpretation of Principal Findings: The 'Zakat Paradox'.** The principal finding of this review is the 'zakat paradox': its proven success in alleviating poverty and reducing inequality at the micro-level does not seem to translate into a discernible impact on macroeconomic growth at the national level. The strong consensus on zakat's effectiveness in poverty reduction is rooted in the empowerment model, which aligns with the broader development theory that human capital investment and micro-enterprise support are key drivers of poverty exit (Herianingrum et al., 2023; Beik & Pratama, 2016). The success of these programs underscores that zakat is more than a simple charity; it is a sophisticated social finance instrument capable of fostering sustainable livelihoods.

The ambiguity surrounding its macroeconomic impact, as highlighted by the conflicting results of Khasandy & Badrudin (2019) versus theoretical models (Beik & Arsyianti, 2015), is the most

critical issue to emerge from this review. This discrepancy likely stems from several factors. First, a scale and volume issue: as noted by Firmansyah (2013), a significant gap remains between the potential and the actual collection of zakat. Even at its current volume, officially collected zakat constitutes a very small fraction of Indonesia's GDP, making its direct impact on national growth statistically difficult to detect. Second, potential institutional and governance factors: as the comparative analysis by Wiranatakusuma (2024) suggests, the effectiveness of zakat is heavily influenced by institutional quality, which may dilute the economic multiplier effect before it reaches a macro-significant scale. Third, a methodological divergence: micro-level impact studies (like CIBEST) are designed to capture changes in household welfare, while macro-level econometric models (like SEM-PLS) are designed to capture aggregate growth, and the transmission mechanisms between the two are not yet fully understood or modeled in the context of zakat. As summarized in the literature, the contrasting findings between micro-success and macro-ambiguity can be traced back to the specific instruments employed as shown Table 3.

**Table 3. Comparison of Analytical Levels, Key Instruments, and Measurement Focus in Zakat Research**

Analytical Level	Key Instruments & Models	Focus of Measurement
<b>Micro &amp; Meso</b>	CIBEST Model, Gini Coefficient, BAZNAS Prosperity Index	Measures direct changes in household welfare, poverty reduction among mustahik, and local income distribution.
<b>Macro</b>	SEM-PLS, GMM Analysis, Artificial Neural Network (ANN)	Measures aggregate growth, national GDP, Human Development Index (HDI), and economy-wide multipliers.

*Source: Author (2025)*

## CONCLUSION & SUGGESTION

This systematic literature review synthesizes findings from 20 core empirical and conceptual studies to provide a comprehensive and contemporary understanding of the role of zakat in Indonesia's socio-economic landscape. The review shows a consistent and robust consensus that zakat is effective as an instrument for poverty alleviation and income inequality reduction, particularly at the micro and meso levels. In particular, productive zakat programs have been empirically proven to improve the welfare of mustahik, foster economic independence, and support a more equitable distribution of income within communities. At the same time, this review contributes to the theory of Islamic economics by empirically mapping the transmission channels of zakat and highlighting the need for more sophisticated theoretical models to bridge the micro–macro divide. Approaches such as the Artificial Neural Network model proposed by Ijaz and Asad (2025) indicate the importance of incorporating variables related to institutional efficiency, governance quality, and the scale of zakat funds relative to the broader economy in order to better predict zakat's contribution to national growth.

A major contribution of this review is the identification of a critical “zakat paradox,” namely that the proven success of zakat at the micro level does not consistently translate into a clear impact on macroeconomic growth at the national level. Although theoretical models suggest considerable potential, aggregate empirical studies still produce ambiguous and sometimes contradictory findings. This disconnect appears to result from several interrelated factors, including the relatively small volume of officially collected zakat compared to national GDP, possible inefficiencies in collection and distribution channels, and methodological differences between micro-level impact assessments and macro-level econometric analyses. Therefore, while zakat has already demonstrated its importance as a tool of social justice in Indonesia, its full potential as an engine of inclusive economic growth remains unrealized.

Based on these findings, this study suggests that stronger and more coordinated efforts are needed from zakat institutions and policymakers to bridge the micro–macro gap. Zakat institutions should continue to scale up productive and empowerment-based zakat programs, as these have shown the most consistent impact on welfare improvement. At the same time, improving governance, accountability, and transparency is essential to strengthen public trust and reduce the collection gap. There is also an urgent need to establish a standardized national database for zakat collection and distribution to support more robust monitoring, evaluation, and macroeconomic research. In addition, the government should explore ways to formally integrate zakat into the national social protection system in order to enhance its contribution to achieving broader development goals, including the SDGs. In this sense, zakat should be understood not merely as a mechanism for temporary relief, but as a strategic Islamic social finance instrument capable of supporting sustainable livelihoods, reducing socio-economic inequality, and strengthening Indonesia’s inclusive development agenda.

Nevertheless, this study is subject to the inherent limitations of a systematic literature review. By focusing on 20 core articles, some nuances from other relevant studies may not have been fully captured, and publication bias may have contributed to the overrepresentation of positive findings. For this reason, future research should expand the evidence base through longitudinal studies that track mustahik households over time to assess the sustainability of zakat’s impact, as well as through more advanced macroeconomic modeling, such as Computable General Equilibrium models, to simulate the broader economy-wide effects of optimized zakat management as better data become available. Further studies are also needed to examine the behavioral factors that encourage muzakki to channel zakat through formal institutions, as this is crucial for increasing collection rates, and to develop more gender-disaggregated analyses in order to better understand the differential effects of zakat programs on men and women. By addressing these issues, future research can build on the foundation of this review and further clarify how zakat can realize its full potential as a cornerstone of Indonesia’s inclusive and sustainable development strategy.

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