

# Islamic Economics and Wealth Distribution: Alternative Strategies for Addressing Global Issues

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## ABSTRACT

Wealth distribution in Islamic economics is an important pillar in creating sustainable social justice and welfare. This study aims to describe the concept of distribution in the perspective of Islamic economics, identify the sharia principles that underlie it, and explain the mechanisms of wealth distribution through instruments such as zakat, infaq, sadaqah, and waqf. The research method employed is qualitative descriptive using literature review techniques, with primary data sourced from the Quran and Hadith, and secondary data from academic literature and previous studies. The findings reveal that the Islamic distribution system balances individual property rights with social responsibility, prevents the accumulation of wealth among certain groups, and ensures equitable access to economic resources. Islamic distribution instruments have proven relevant in addressing global economic inequality, both through classical application during the time of the Prophet Muhammad SAW and the Khulafaur Rasyidin, as well as contemporary adaptation in the digital age. With a combination of spiritual and moral values and practical mechanisms, wealth distribution in Islam offers a fair, sustainable, and inclusive alternative strategy in facing global issues.

## INTRODUCTION

In economics, there are three fundamental concepts that underlie efforts to fulfill human needs, namely consumption, production, and distribution. Production refers to the process of creating goods or services, or activities that increase the usefulness of a good. Meanwhile, consumption—derived from the Dutch term *consumptie*—is an activity aimed at reducing or exhausting the usefulness of goods or services to satisfy needs and provide direct satisfaction (Putra, et al., 2024). Distribution is understood as the marketing process that facilitates the flow of goods and services from producers to consumers, ensuring they are used appropriately in terms of quantity, type, location, time, and price.

In Islam, the concept of income distribution consumed or earned by Muslims must be free from prohibited elements, such as usury, and must be purified through the obligation of zakat for both consumers and producers. In economics, distribution theory refers to systematic efforts to explain how income is divided among owners of factors of production, such as land, labor, and capital (Aprianto, 2016). Meanwhile, Islam views



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distribution not only in terms of the quantity of wealth owned, but also emphasizes the importance of channeling human potential as a form of respect for the right to life in society.

Wealth distribution is one of the main pillars of the Islamic economic system, which aims to create social justice and welfare. In Islam, wealth distribution is not only seen as a matter of economic efficiency, but also as a moral and social obligation that must be carried out based on the principles of justice, balance, and equality. The distribution system in Islam emphasizes the importance of wealth equality so that it does not circulate only among certain groups. This is in accordance with Allah's words in QS. Al-Hasyr verse 7, which emphasizes that wealth should not circulate only among the rich. Distribution in Islam is not only interpreted as the activity of channeling goods and services from producers to consumers, but also as a process of wealth equality to achieve social justice.

Inequality in wealth distribution can lead to various social and economic problems, such as poverty, unemployment, and social instability. In Islam, unfair and unequal distribution of wealth will cause the rich to get richer and the poor to get poorer. Therefore, Islam emphasizes the importance of fair and equitable distribution of wealth to create a prosperous society. Islam offers various instruments for distributing wealth, such as zakat, infak, sedekah, and wakaf. These instruments function as mechanisms for redistributing wealth from the wealthy to the needy, thereby reducing economic inequality and promoting social justice.

In addition to these instruments, Islam also regulates the system of property ownership, which includes individual, public, and state ownership. This regulation aims to ensure that wealth is not only owned by a few people, but can also be used for the benefit of the wider community. The meaning of distribution in Islamic economics includes the regulation of ownership of the elements of production and sources of wealth. Hamfara Journal. In the Islamic economic system, wealth distribution is also related to the principles of justice and social solidarity. Islam emphasizes the importance of justice in the distribution of wealth so that every individual gets their fair share. In addition, social solidarity encourages individuals who are able to help others through various forms of charity and social contributions. The role of the state in wealth distribution is also very important in the Islamic economic system. The state is responsible for managing natural resources and public wealth for the benefit of society. The Islamic economic system guarantees fair and equitable wealth distribution through rules, such as the institutionalization of zakat and waqf, inheritance laws, wills and gifts, as well as mandatory contributions in the form of taxes and levies.

This study aims to provide a comprehensive understanding of the concept of distribution from an Islamic economic perspective, identify the basic principles that form the basis of distribution according to Sharia, and describe the mechanisms of wealth distribution as regulated in the Islamic economic system. Thus, this paper is expected to provide a complete and in-depth overview of the application of wealth distribution in Islam as an effort to achieve economic justice.

## LITERATURE REVIEW

### A. The Concept of Distribution in Islam

According to the Big Indonesian Dictionary (KBBI), etymologically, distribution is defined as the process of channeling, dividing, or sending goods to many people or to various locations (KBBI). Distribution is an important element in marketing intermediary activities. In general, distribution can be understood as a marketing process aimed at facilitating and streamlining the distribution of goods or services from producers to consumers, so that they can be used according to their needs in terms of type, quantity, price, location, and time. Distributors, whether individuals or companies, act as intermediaries who channel products from producers (manufacturers) to retailers.

The concept of distribution in Islam is an integral part of the Islamic economic system, which emphasizes the principles of justice, balance, and equitable distribution of wealth. Islam views distribution not merely as the process of transferring goods from producers to consumers, but also as a mechanism to ensure that wealth does not circulate solely among the wealthy (QS. Al-Hasyr: 7). In Islam, wealth distribution is carried out through various instruments such as zakat, infak, sedekah, inheritance, and the prohibition of hoarding (ihtikār), all of which aim to reduce social inequality and create economic justice. This system rejects the accumulation of wealth in an unfair manner and promotes the circulation of wealth ( ) so that it can be enjoyed by all segments of society in a proportional manner and according to their needs. (Antonio, Muhammad Syafi'i. Islamic Banking: From Theory to Practice. Jakarta: Gema Insani, 2001.)

In practice, distribution in Islam also places great emphasis on moral aspects and the social responsibility of individuals and institutions toward the well-being of the community. Islam does not merely regulate technical



economic aspects but also instills ethical values in the wealth distribution process to prevent exploitation and inequality. According to Mannan, wealth distribution in Islam must adhere to three main principles: recognized individual property rights, social responsibility toward wealth, and the necessity of state intervention in emergency situations to ensure justice. Therefore, the Islamic distribution system is not merely about economic efficiency but also emphasizes spiritual, social, and humanitarian values that make distribution an important instrument in maintaining social balance. (Mannan, M.A. *Theory and Practice of Islamic Economics*. Yogyakarta: Dana Bhakti Wakaf, 1992.)

After a product is manufactured, it is typically shipped and sold first to distributors, who then distribute it to retail stores or directly to consumers. (Abdul 2018) Additionally, Philip Kotler, a conventional economist, defines distribution as a group of companies and individuals who take over or assist in the process of transferring ownership of goods or services from producers to consumers. In conventional economics, distribution is understood as the process of moving goods from manufacturing companies to the market, which will ultimately be purchased by consumers. (Kunarjo, et al. 2008)

In Islamic economics, the meaning of distribution is much broader, encompassing the regulation of ownership of the factors of production and sources of wealth. Islam allows for public and private ownership, with provisions related to inheritance, gifts, and wills governing both. Additionally, Islamic economics includes political aspects of income distribution, both among production factors and among individuals and social groups, alongside distribution through the social security system also taught in Islam. There are three terms commonly used in discussions of distribution:

Direct distribution, which is when goods are transferred directly from the producer to the consumer. Examples include street vendors selling meatballs, fishermen selling their catch directly to consumers, or farmers selling eggs and meat directly to consumers. Primary distribution, which is the transfer of goods from the producer to an intermediary. For example, clothing products are sold to consumers through stores owned by the clothing factory. Secondary distribution, which is the process of transferring goods from an intermediary warehouse to a customer's store. (Syaripudin, et al. 2024).

## B. Distribution Instruments in Islam

In Islamic economics, wealth distribution is not only seen as an economic issue, but also as the implementation of sharia principles that uphold justice and social welfare. Islam has a distribution mechanism based on the teachings of the Qur'an and Hadith, as well as the *ijtihad* of scholars who emphasize the importance of balance between individual rights and the interests of society. One of the main instruments in this distribution is zakat, which is an obligation for Muslims who have excess wealth. Zakat is regulated in the Qur'an as one of the main pillars in ensuring the redistribution of wealth to achieve social welfare (Qur'an, 9:103) (Nasution, 2020).

In addition to zakat, infak and sedekah are also very important instruments of distribution in Islamic economics. Infak refers to voluntary donations made by individuals or groups to help others in need, while sedekah is a voluntary donation that can be made at any time and in any form. In this context, both serve to reduce social inequality and provide assistance to those in need (Abdullah, 2021). Islam teaches that wealth is not the absolute property of individuals, but rather a trust that must be shared for the benefit of society (Quran, 59:7).

The distribution mechanism in Islam also involves fundamental principles that prioritize justice. Justice in the distribution of wealth is strongly emphasized, as reflected in many verses of the Qur'an and Hadith, which instruct Muslims not to accumulate wealth only for themselves (QS. At-Takatsur: 1-2) (Rahman, 2023). This principle of justice is also applied in fair market mechanisms, where buying and selling must be done with mutual consent and without any element of fraud. In buying and selling transactions, the contract used must fulfill the requirements of justice and balance between the rights and obligations of the parties involved (Ismail, 2021).

Distribution instruments in Islam also include the management of waqf as a form of wealth redistribution. Waqf is the donation of fixed assets for public benefit, the proceeds of which are used for the welfare of the community, such as building schools, hospitals, or other public facilities. Waqf plays an important role in creating social equality, as the funds collected are used for the common good regardless of an individual's social or economic status (Suharto, 2020). Therefore, waqf is one of the main instruments that ensures the sustainable distribution of wealth in Islamic society.

Additionally, the state's role in wealth distribution is also crucial in Islamic economics. The state is responsible for ensuring fair redistribution through Islamic taxes such as kharaj and jizyah. Kharaj is a tax on



land imposed on non-Muslim landowners, while jizyah is a tax imposed on non-Muslim citizens living in Islamic countries in exchange for the protection provided by the state (Mustafa, 2021). This system demonstrates the role of the state in maintaining fairness in wealth distribution by ensuring that those in need receive assistance without exploitation.

Distribution instruments in Islam also include the mechanisms of mudharabah and musyarakah, both of which are types of cooperative agreements in business. In mudharabah, one party provides capital, while the other manages the business. Profits are divided according to the agreement, while losses are borne by the capital provider. Musyarakah, on the other hand, is a cooperative agreement in which both parties share capital and profits according to an agreed proportion. These two contracts provide opportunities for a more equitable distribution of wealth through transparent distribution of business profits based on sharia principles (Al-Qardhawi, 2022).

The concept of ownership in Islam also plays a significant role in wealth distribution. Islam teaches that wealth owned by individuals is not inherently their absolute property. Wealth is a trust from Allah that must be used for the benefit of the community. Therefore, wealth distribution must be carried out in a manner that ensures wealth does not accumulate solely in the hands of a few. The Qur'an reminds us that wealth must be shared with those in need, such as the poor, orphans, and those in debt (QS. Al-Baqarah: 177) (Fahmi, 2023).

Additionally, the principle of social solidarity (ta'awun) is also an important element in wealth distribution. Social solidarity teaches that Muslims must help and support one another, especially during difficult economic times. This is reflected in the teachings regarding zakat, infak, and sedekah, which aim to create well-being for the entire community. With this principle of ta'awun, wealth distribution does not rely solely on individual obligations but also as a shared responsibility to create a more just and prosperous society (Yusuf, 2021).

In addition to the distribution instruments mentioned above, it is also important to highlight the role of the Islamic economic system in preventing exploitative practices. In the Islamic economic system, transactions and business practices must be conducted based on the principles of justice, transparency, and the absence of usury. This aims to ensure that no party is disadvantaged in economic transactions. In other words, wealth distribution in Islam is not merely about giving, but also about creating an equitable economic system that prioritizes the welfare of the people and avoids exploitation (Al-Qardhawi, 2020).

### C. Objectives and Principles of Wealth Distribution

The distribution of wealth in Islam aims to create social welfare that is fair. Islam teaches that wealth does not belong to individuals absolutely, but is a trust that must be managed for the benefit of the people. Thus, the distribution of wealth has an important social purpose to ensure that every individual obtains their rights without discrimination. Therefore, the principle of social justice in Islam emphasizes the importance of wealth redistribution through zakat, infaq, and sadaqah to reduce economic inequality among individuals (Saidi, 2023).

In addition, the purpose of distribution in Islam is also to create social stability. Fair distribution of wealth is expected to create a sense of security and justice among the community and prevent dissatisfaction that can lead to social tension. The existence of this distribution system also plays a role in strengthening social solidarity among individuals in the community. Islam teaches that giving to those in need, through zakat and almsgiving, is part of a moral obligation aimed at maintaining social balance (Mulyani, 2021).

The main principle in Islamic wealth distribution is justice ('adl), which requires that every individual receive their due rights. Justice in distribution is not limited to the distribution of wealth ( ), but also encompasses various aspects of life, including economic, social, and political rights. The fair distribution of wealth aims to ensure that no one is oppressed or marginalized in the economic system, and that everyone can meet their basic needs fairly (Fachruddin, 2022).

Social solidarity (ta'awun) is also an important principle in the distribution of wealth in Islam. This principle teaches the importance of mutual assistance and cooperation to meet the needs of others in society. Islam requires its followers to give part of their wealth to those in need as a form of social responsibility. Zakat, infak, and sedekah are not only individual obligations but also forms of collective solidarity that strengthen social bonds among fellow believers (Ramadhan, 2023).

Another principle of distribution is the prohibition against the accumulation of wealth (QS. At-Takatsur: 1-2). In the Islamic economic system, the accumulation of wealth enjoyed by only a few is considered an injustice that harms society as a whole. Islam emphasizes that wealth must be distributed evenly and managed for the common good. One way to prevent the accumulation of wealth is by requiring zakat and giving to those in need as instruments of wealth distribution (Sari, 2021).

Economic equality is also an important goal of distribution in Islam. Islam encourages all individuals, regardless of social and economic status, to have equal access to economic resources. This equality is not limited to income, but also includes access to education, health, and employment opportunities. This ensures that everyone can participate in economic development and achieve greater prosperity (Budi, 2021).

The principle of sustainability in the distribution of wealth in Islam is also important. Islam teaches that wealth management must take into account the preservation of natural resources for future generations. Therefore, wealth distribution is not only oriented toward meeting short-term needs but also toward overall economic sustainability. Thus, this principle of sustainability supports natural resource management that is not only beneficial for the present but also for the future (Amiruddin, 2022).

The principle of proportional distribution is also important in the distribution of wealth in Islam. In muamalah contracts such as mudharabah, musyarakah, and murabahah, profits and losses are divided proportionally according to the contribution of each party. This principle ensures that every party involved in a transaction receives a share commensurate with their contribution or investment, thereby creating a fair and transparent economic system (Khalid, 2020).

The prohibition of usury in the Islamic distribution system is also a very important basic principle. Usury is any form of profit obtained without legitimate and fair effort, and it is prohibited in Islamic economics. In wealth distribution, profits may only be obtained through honest and fair work, not through means that harm others. By prohibiting usury, Islam directs the economy toward more fair and transparent mechanisms (Haris, 2023).

#### D. Previous Research

Previous studies have explored the concept of wealth distribution in Islam from various perspectives. Research by Tasriani et al. (2025) highlights that the wealth distribution system in Islam is not only aimed at creating economic balance but also as a solution to global inequality. This study emphasizes that the values of the Qur'an regarding justice and the prohibition of hoarding wealth are the main foundations in forming a fair and sustainable distribution system in contemporary Muslim societies.

Furthermore, research by Fitriyah, Haryanto, and Abidin (2023) analyzes the zakat distribution model implemented by BAZNAS Pamekasan. The study's findings indicate that the distribution approach is based on the actual needs of the recipients and grounded in the principle of equality as taught by Umar bin Khattab. This demonstrates that the classical Islamic distribution system remains relevant in modern institutional frameworks, provided its implementation is adapted to the current context.

Research by Suharto (2020) examines the role of waqf in wealth distribution and shows that waqf can be an important instrument for creating long-term economic justice. Waqf is considered effective in providing sustainable public services such as education and health, which directly impact the reduction of social inequality.

Meanwhile, Nasution (2020) examined the mechanism of zakat distribution and concluded that zakat is not only an obligation of worship but also a tool for managing national wealth. Zakat can be used productively in economic empowerment programs, enabling recipients (mustahik) to transform into contributors (muzakki).

Rahman (2023) in his study revealed that the distribution system in Islam occupies a middle ground between capitalism and socialism. He emphasized that Islam integrates spirituality and social responsibility into its distribution system, thereby creating not only material balance but also social harmony.

Research on wealth distribution in Islam continues to evolve, particularly in addressing the challenges of modern socioeconomic inequality. Hidayat and Maulana (2024) investigated the effectiveness of productive zakat programs in reducing economic inequality in urban areas. The results show that zakat distributed through empowerment schemes, such as micro-enterprise financing and entrepreneurship training, is more effective in creating economic independence for mustahik. This productive distribution of zakat is a form of wealth distribution that is not only consumptive but also transformative for the economic structure of marginalized communities.

Furthermore, Zahra and Mubarak (2023) examined the implementation of productive waqf in expanding access to education in remote areas. A case study in Central Java shows that professional management of waqf, particularly land and cash waqf, can cover educational operational costs and provide free access to education for the poor. This research reinforces that waqf, as an instrument of wealth distribution, plays a crucial role in equitable access to strategic resources such as education, while also promoting economic sustainability for the community.



These studies make important contributions to enriching the discourse on wealth distribution in Islam and its relevance to modern economic challenges, particularly in addressing social inequality and promoting economic justice.

## METHOD

This paper uses a descriptive qualitative method because it aims to describe systematically, factually, and accurately the concept of wealth distribution in Islam. This approach was chosen because it is suitable for explaining normative thinking in Islamic literature and practices of wealth distribution based on social justice values. As explained by Rahman (2023), qualitative methods provide more space to explore the meaning behind data, especially in Islamic economic studies, which are highly contextual and value-based.

### 1. Data Collection Techniques

Data collection techniques were carried out through library research, which involved reviewing various relevant literature sources, such as books, scientific journals, official documents, and academic articles. These sources include works by Al-Qardhawi (2020), Nasution (2020), and Tasriani et al. (2025), which comprehensively discuss the principles of wealth distribution in Islamic economics. This literature study was conducted to gain a conceptual and normative understanding of forms of distribution such as zakat, infak, sadaqah, and waqf, as well as the role of the state in creating socio-economic justice.

### 2. Data Analysis Techniques

The data analysis technique used is content analysis. This technique is used to identify and interpret the meaning contained in the text, particularly in relation to the concept of distribution in Islamic economic literature. According to Ismail (2021), content analysis is highly effective for examining normative texts such as the Qur'an and Hadith, as well as scholars' interpretations in a modern context. The data obtained from the literature was then categorized according to the principles of distribution: justice ('adl), balance, equality, and social solidarity (ta'awun), as emphasized by Ramadhan (2023) and Fachruddin (2022).

### 3. Data Sources

The data sources in this study are divided into two main categories, namely:

#### 1. Primary Data

The primary data in this study is sourced from the Qur'an and the Hadith of the Prophet Muhammad SAW, which are used as the main normative references in formulating the principles of wealth distribution in Islam. Relevant verses from the Qur'an include:

- QS. Al-Hasyr: 7, which emphasizes the importance of wealth distribution so that it does not only circulate among the wealthy,
- QS. At-Takatsur: 1–2, which warns against the dangers of hoarding wealth,
- QS. Al-Baqarah: 177, on the importance of giving to those in need,
- Hadiths explaining the practices of zakat, infak, sedekah, and wakaf during the time of the Prophet Muhammad SAW and his companions.

#### 2. Secondary Data

Secondary data was obtained from various academic and empirical literature supporting this study, including:

- Suharto (2020) in his article *Waqf as an Instrument of Wealth Redistribution in Islamic Economics*, explains the strategic role of waqf in creating long-term economic justice.
- Fitriyah, Haryanto, and Abidin (2023) through their study on zakat distribution by BAZNAS Pamekasan, which demonstrates the application of classical Islamic distribution principles within a modern institutional framework.
- Tasriani et al. (2025) review wealth distribution in the Qur'an as a solution to global inequality, using a theoretical and contextual approach.
- Hidayat and Maulana (2024) evaluated the effectiveness of productive zakat as an instrument for economic empowerment of zakat recipients.
- Zahra and Mubarak (2023) discuss the impact of productive endowments on equitable access to education.

These references provide theoretical and practical foundations for constructing arguments regarding the relevance of sharia-based wealth distribution in the context of the contemporary economy.

## RESULTS AND DISCUSSION

### A. Distribution Mechanisms in Islam

Distribution in Islam is an important part of the economic system that aims to create social balance and justice. This distribution mechanism is not value-free, but is based on sharia principles derived from the Qur'an, Sunnah, and ijtiḥad of scholars. Islam does not separate the spiritual aspect from economic activities, including in terms of wealth distribution. Therefore, distribution in Islam is not only understood as the process of transferring goods and services from producers to consumers, but more broadly encompasses the process of regulating wealth so that it is not concentrated in the hands of a few groups. As explained in QS. Al-Ḥasyr: 7, wealth should not circulate only among the wealthy, which forms the strong foundation of the inclusive and just principles of Islamic distribution.

Distribution in Islamic economics is not merely theoretical but also has a strong normative foundation in the Quran. Recent studies show that Islam has a wealth distribution system that is not only fair but also sustainable, balancing individual rights and social responsibilities. This is demonstrated through mechanisms such as zakat, infak, sedekah, and wakaf, which are not merely acts of charity but also integral components of the Islamic public financial system (Tasriani et al., 2025).

Furthermore, distribution in Islam is carried out through three main levels: primary distribution, secondary distribution, and redistribution. Primary Distribution Primary distribution in Islam occurs through fair market mechanisms, with transactions that do not involve usury, uncertainty, or fraud. This market mechanism is complemented by muamalah contracts such as mudharabah, musyarakah, and murabahah, which support the creation of equitable and fair distribution of business profits (Ismail, 2021).

Primary distribution focuses on free economic interactions conducted in a lawful (halal) and fair manner through market mechanisms, provided they do not involve usury, uncertainty, or fraud. Sharia contracts such as mudharabah (profit sharing), musyarakah (capital cooperation), murabahah (sale with margin), and ijarah (lease) are instruments that guarantee fairness in the distribution of business profits.

Secondary Distribution Secondary distribution instruments include zakat, infak, sedekah, and wakaf. The purpose of these instruments is to purify wealth and distribute it to those who are entitled to receive it. The role of baitul mal in Islamic history has been central to the collection and distribution of social funds, especially during the time of the Prophet Muhammad SAW and the Khulafaur Rasyidin (Nasution, 2020; Suharto, 2020).

Secondary distribution serves as a corrective measure against the inequalities of primary distribution. In this context, Islam regulates mandatory and voluntary expenditures such as zakat, infak, sedekah, and wakaf as means of social redistribution. These funds are allocated to assist eligible recipients ( ), including the poor, the needy, those who have converted to Islam, and others. The Baitul Mal institution in Islamic history played a crucial role as an institution managing these funds, thereby creating an inclusive and efficient social security system.

Redistribution Islamic redistribution also includes a third level of distribution (redistribution), carried out by the state through Islamic taxes such as kharaj and jizyah, as well as the management of natural resources. The state acts as a regulator and executor in ensuring the fair and sustainable distribution of wealth (Mustafa, 2021; Muhammad, 2022).

Redistribution in Islam is carried out by the state by regulating public ownership and strategic resources, such as mining proceeds, water, and land, so that they can be utilized for the benefit of the people. The state also has the authority to collect Islamic taxes such as kharaj (land tax), jizyah (tax on non-Muslims under Islamic rule), and ushr (trade tax) to balance economic inequality and maintain social stability. The state acts as a regulator and balancer through fiscal policies and control over the fair and sustainable distribution of wealth. (Mustafa, Ali. The Role of the State in Islamic Economics. Yogyakarta: UII Press, 2021)

### B. Case Studies or Applications of Distribution in Islam

Distribution in Islam is not merely a normative concept but has proven to be applicable across various periods of Islamic civilization, from the time of the Prophet Muhammad, the Righteous Caliphs, to contemporary practices in the modern era. Case studies of distribution can be observed in the management of the Baitul Mal, the implementation of productive zakat, and the utilization of waqf for public purposes. One of the most notable examples occurred during the reign of Caliph Umar bin al-Khattab, who systematically regulated the distribution of wealth through the registration of citizens and the distribution of zakat and ghanimah to those in need. During this period, there were almost no longer any people eligible to receive zakat due to the widespread improvement in the welfare of the people.

The wealth distribution model implemented by Umar bin Khattab remains highly relevant to this day. A study by Fitriyah et al. (2023) analyzing zakat distribution at BAZNAS Pamekasan found that the approach used aligns closely with the distribution system during the Khulafaur Rasyidin era, particularly in the disbursement of zakat funds based on the actual and proportional needs of zakat recipients. This demonstrates that the Islamic distribution model possesses flexibility for application in contemporary contexts.

Distribution Practices During the Time of the Prophet Muhammad SAW and the Khulafaur Rasyidin During the time of the Prophet Muhammad SAW, the management of state wealth was carried out through the baitul mal, which functioned as a center for the distribution of wealth to the community. Umar bin Khattab strengthened this institution by creating policies for data collection on the community and classifying recipients according to their level of need (Muhammad, 2022).

Relevance to the Contemporary Economy Sharia-based distribution models have been implemented in modern institutional forms such as the National Zakat Agency (BAZNAS) in Indonesia and the Zakat Fund in Malaysia. Despite challenges such as data disparities, low literacy rates, and public distrust, the potential for implementing sharia-based distribution in the digital age remains vast, particularly with the utilization of financial technology (fintech) and big data (Ramadhan, 2023).

### C. Critical Analysis of ZISWAF or Globalization

The distribution system in Islam conceptually occupies a middle ground between individualistic capitalism and collective socialism. Islam integrates spiritual values into the economic system, including wealth distribution. As stated by Tasriani et al. (2025), the Qur'an not only regulates the distribution of wealth but also makes it an instrument of social justice and a tool to address global inequality.

Comparison with Conventional Distribution Systems Capitalism emphasizes individual freedom in ownership and distribution, but carries a high risk of creating inequality. Socialism, on the other hand, abolishes private ownership in the name of equality, often at the expense of efficiency. Islam takes a middle ground: it recognizes private property rights but mandates the distribution of wealth to those in need through the systems of zakat, infaq, and waqf, and prohibits the accumulation of wealth (Rahman, 2023).

Advantages and Disadvantages of the Islamic Distribution System The advantages of the Islamic distribution system include its spiritual and moral nature, guaranteeing wealth equality, and encouraging social solidarity through collective mechanisms. However, the implementation of this system faces challenges such as weak institutions and low public awareness of the obligations of zakat and wakaf (Fachruddin, 2022). Another challenge is the lack of regulatory support in many Muslim-majority countries that have not fully implemented Islamic economics in a systematic manner.

Within the framework of modern economic development, the Islamic distribution system has great potential to become an alternative solution to various structural problems faced by capitalist and socialist systems. Widening economic inequality, a crisis of confidence in conventional financial institutions, and increasing global poverty are important moments to revive Islamic distribution values that emphasize a balance between rights and obligations. Values such as honesty, transparency, social responsibility, and the prohibition of exploitation form the moral foundation that makes this system not only economically logical but also ethically sound and socially inclusive.

The optimal implementation of the Islamic distribution system requires a multi-sectoral approach. The state has a vital role as a regulator to ensure that the economic system runs in accordance with sharia principles, including supporting zakat, infaq, and wakaf policies through comprehensive legislation that is biased towards social justice. On the other hand, zakat and wakaf institutions must be managed professionally with principles of good governance, accountability, and efficiency to ensure funds are distributed effectively to those in need. Synergy between the public and private sectors, including active community participation in paying zakat and fulfilling infak and productive wakaf, is the key to the success of Islamic-based wealth distribution.

Additionally, advancements in information and communication technology can be leveraged as tools to accelerate and expand the scope of wealth distribution in Islam. The use of digital platforms for zakat payments, wakaf recording, and social assistance distribution enables greater efficiency and transparency. This also reduces distribution costs and enhances public trust in Islamic social fund management institutions. Thus, when traditional Islamic values are combined with modern innovations, the Islamic distribution system is not only capable of withstanding global challenges but also emerges as a model of fair, humane, and sustainable wealth distribution.



## CONCLUSION

Wealth distribution in the Islamic economy is not merely an economic activity but an integral part of a moral and social system aimed at creating justice and welfare for all segments of society. Islam views wealth as a trust that must be distributed fairly through various instruments such as zakat, infak, sedekah, wakaf, as well as through sharia-compliant business cooperation mechanisms such as mudharabah and musyarakah (Nasution, 2020; Suharto, 2020).

The concept of distribution in Islam emphasizes the importance of justice ('adl), social solidarity (ta'awun), and the prohibition against the accumulation of wealth (QS. Al-Hasyr: 7; QS. At-Takatsur: 1-2). Wealth distribution also reflects the social responsibility of Muslims in creating a prosperous society free from inequality (Rahman, 2023; Ramadhan, 2023).

The distribution model implemented by the Prophet Muhammad SAW and the Righteous Caliphs, particularly Umar bin Khattab, has proven relevant to contemporary challenges and can now be adapted by zakat institutions such as BAZNAS and modern waqf institutions (Fitriyah et al., 2023). Thus, the distribution system in Islam offers a fair, sustainable, and spiritual alternative in addressing global economic challenges.

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