



**Islamic Economics:
Concepts and Applications— An Empirical Study of
Songkhla Province, Thailand**

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Abstract: This study aims to contribute to the concept and application of Islamic economics in mainstream economics, particularly in Thailand, as an alternative worldview to promote the welfare of humankind. The study examines the impact of *zakāt* distribution on growth, as measured by gross provincial product (GPP) per capita, in Songkhla Province, Thailand. An econometric analysis is conducted using various procedures, including unit root tests, cointegration tests, Granger causality tests, correlation tests, and multiplier effect analysis. The study's findings suggest that *zakāt* distribution is positively and significantly associated with GPP per capita. The Granger causality test indicates that *zakāt* distribution causes changes in GPP per capita and vice versa, with changes in GPP per capita influencing *zakāt* distribution. The study also demonstrated that the *zakāt* distribution multiplier shows a positive impact on growth. Conclusively, this research found that *zakāt* distribution could boost GPP per capita in the Songkhla province of Thailand in the long run. It is suggested that a national *zakāt* institute be established in Thailand to provide higher-quality welfare for the Thai population.

Keywords: GDP growth, Islamic economics, Muslim community, *zakāt*

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Introduction

MAINSTREAM ECONOMICS is today's dominant economic system, broadly characterized as the capitalist market system that dominates the Western world. However, various economic philosophies and systems have been proposed and advocated, many of which are rooted in tradition, conventions, and religion, such as Islamic economics. Islamic economics holds that the creator, *Allah* (SWT), provides sufficient resources to meet the needs of all humanity, provided these resources are shared

equitably. Humans must act to moderate their desires, live modestly, avoid hoarding wealth, and share with the less fortunate and those with impairments.

The Islamic economic system was founded centuries ago, revealed and embedded in the *Quran*, and practiced by the Prophet Muhammad (*saw*). The Almighty provided the principles. The primary goal of Islamic economics is to promote justice in societal and human development while emphasizing individual equality.¹ Economic and social justice are the cornerstones of the Islamic economic system. The basic concept of Islamic economics is socio-economic justice, which focuses not only on equal outcomes and wealth but also on the means and opportunities provided to all humans to fulfill their ambitions. Justice is fundamental to the development of a dynamic economic system. This is because economic justice, as the foundation of social justice, has become crucial to Islamic social order, particularly in addressing economic, social, and political failures. To strengthen confidence and reduce risk, Islamic institutional infrastructure, including Islamic banks and *zakāt* institutions, emphasizes the principle of justice.

Previous studies have shown that an efficient *zakāt* institutionalization through fiscal policy has a significant impact on economic growth in Indonesia, Malaysia, and Singapore.² Given the lack of systematic *zakāt* management and the limited econometric studies focusing on Thailand, this study aims to make a practical contribution to the concept of Islamic economics and its application, with reference to mainstream economics, particularly in Songkhla province, as an alternative perspective for promoting

¹ Ahmad F. Aniq, "Rejection of Perda Zakat in East Lombok: Public Criticism on Public Policy," *Ulumuna* 11, no. 1 (November 4, 2017): 177-198. <https://mail.ulumuna.or.id/index.php/ujis/article/view/41>.

² Afief El Ashfahany et al, "How Zakat Affects Economic Growth in Three Islamic Countries," *Journal of Islamic Economic Laws* 6, no. 1 (2023): 45-61. <https://journals.ums.ac.id/index.php/jisel/index> Please see also for a comparative study with Indonesian cases, Ratna Mutia, Raja Masbar, M. Shabri Abd. Majid, and Bismi Khalidin, "The Influence of Conventional Banking on Economic Growth in Indonesia," *Jurnal Ilmiah Peuradeun* 13, no. 1 (2025): 223-250, <https://doi.org/10.26811/peuradeun.v13i1.1418>.

human well-being. The study employs econometric procedures, including unit root tests, cointegration tests, Granger causality tests, correlation tests, and multiplier effect analysis.

Definition of Economics

The concept of "economics" has been examined from various perspectives, including Western and Islamic perspectives. Adam Smith³ described it in his book, *The Wealth of Nations*, as the science that studies the nature and causes of wealth.

Alfred Marshall⁴ stated that economics is the study of man and the economy, which studies human action in economic activities such as earning, spending, etc.

Additionally, Lionel Robbins⁵ defines "economics" as the study of how people allocate limited resources in response to unlimited human wants. While Paul Anthony Samuelson⁶ defined "economics" as the study of how people and societies use their limited resources to produce and distribute goods to various groups, regardless of whether money is used or otherwise.

Therefore, economics is a subject that studies the relationships among humans, the economy, and society, focusing on the decision to allocate limited resources to satisfy endless human wants.

What is Islamic Economics?

Muhammad Abdul Mannan⁷ described "Islamic Economics" as an area of social science that examines issues related to economics, such as production, distribution, consumption, and social implications through an Islamic lens. Likewise, Banchong

³ Adam Smith, *An Inquiry into the Nature and Causes of the Wealth of Nations: History of Economic Thought Books*, McMaster University Archive for the History of Economic Thought, 1776.

⁴ Alfred Marshall, *Principles of Economics*, London: Macmillan, 1890.

⁵ Lionel Robbins, *An Essay on the Nature and Significance of Economic Science*, London: Macmillan, 1932.

⁶ Paul Anthony Samuelson, *Economics, an Introductory Analysis*, McGraw-Hill Book Company, Inc., 1948.

⁷ Muhammad Abdul Mannan, *Economic Problems and Planning in Pakistan*, Lahore, Ferozsons: University of Michigan, 1986.

Binkasan⁸ stated, Islamic economics is a field of social science that aims to study economic problems by applying Islamic values as a standard in covering other factors to determine human behavior, such as consumption, production, faith, ethics, law, and so on.

On the other hand, Saiful Azhar Rozli⁹ defines Islamic economics as a capitalist economic system that excludes usury and is supplemented by the *zakāt* system. According to Hossein Askari, Zamir Iqbal, and Abbas Mirakhor¹⁰ Islamic economics is a market-based system that is considered the most effective and efficient means of allocating resources. However, appreciating the market's efficiency does not mean endorsing it as a viable idea or philosophy.

In summary, Islamic economics is an area of study that combines economic knowledge with Islamic principles to examine human decision-making, aiming to maximize benefits for both the individual and the community.

Islamic Economics Concept

According to Saiful Azhar Rozli¹¹ definition of Islamic economics, a conceptual framework for Islamic economics is developed, indicated as follows:

$$\text{Islamic Economics} = \text{Capitalist Economic System} - \text{Usury} + \text{Zakāt System} \quad (1)$$

Rearranging equation (1), the capitalist economic system is often seen as supporting and operating under the framework of mainstream economics, as illustrated in the equation as follows:

⁸ Banchong Binkasan, *Islamic Economics*, Bangkok: The Executive Committee of the 15th Century of Hijra, 1980.

⁹ Saiful Azhar Rozli, *Critical Issues on Islamic Banking and Financial Markets*, Kuala Lumpur: Dinamas, 2017.

¹⁰ Hossein Askari, Zamir Iqbal, and Abbas Mirakhor, *Introduction to Islamic Economics: Theory and Application*, Singapore: John Wiley & Sons Singapore Pte. Ltd, 2015.

¹¹ Saiful Azhar Rozli, *Critical Issues on Islamic Banking and Financial Markets*, Kuala Lumpur: Dinamas, 2017.

$$\text{Islamic Economics} = \text{Mainstream Economics} - \text{Usury} + \text{Zakāt System} \quad (2)$$

The above equations demonstrate that Islamic economics operates within the capitalist system and Islamic commercial law, focusing on prohibiting usury and implementing the *zakāt* system. It also encompasses Islamic banking and finance, human behavior in the market, and public finance, all of which are integral to Islamic economics.

Equation (2) differentiates the worldview of Islamic economics into two different parts. The first part concerns Islamic financial markets operating within a usury-free capitalist economic system, which adopt new practices through trade and commercial transactions (*al-bay'*) conducted by Islamic banking and Islamic financial institutions. For example, financing scheme (*al-muḍārabah*), asset financing (*al-Murābahah*), agricultural financing (*bay' al-Salam*), home financing (*al-Bay' bi-thaman Ājil*), venture capital (*al-mushārahah*), and manufacturing financing (*istiṣnā'*). Islam views usury as an unfair means of acquiring profit and wealth, as creditors receive sabeturns that exceed what they deserve without sharing in market and systematic risks. Since the loan has collateral and a guarantor, the creditor provides no additional services to the debtor. Moreover, usury brings risk and economic injustice by concentrating wealth in a few hands and threatening society's welfare and wealth. As a result, the ban on usury is founded on the ideals of equality and justice, which are central to Islamic ethics and morality¹².

The second part focuses on the *zakāt* system. According to the Islamic holy text (*Quran*) and the traditions of the Prophet Muhammad (*Sunnah*), *zakāt* is an Islamic obligation that requires Muslims whose income reaches or exceeds a certain set of criteria (*niṣāb*) to pay *zakāt* at the rate specified by the religion, with reference to a fulfillment of a year duration on every lunar anniversary. *Zakāt* is a vital tool of the state, used to generate income efficiently and allocate resources fairly, thereby improving the quality of life for households and society at all levels. There are

¹² Saiful Azhar Rozli, *Critical Issues on Islamic Banking and Financial Markets*, Kuala Lumpur: Dinamas, 2017.

various types and rates of *zakāt*, namely *zakāt* on gold, silver, currency, trade, domestic animals, agricultural produce, and *ʿĪd al-Fiṭr*, among others. On the other hand, *zakāt* is permitted to be given to a group of recipients called “*aṣṇāf*” which is categorized into eight types, namely: hardcore poor (*faqīr*), poor (*miskīn*), *zakāt* officials (*āmil*), those whose hearts are reconciled to Islam or revert to Islam (*Muʿallaf*), enslaved people and prisoners (*al-riqāb*), debtors (*al-ghārimīn*), for Allah's path (*Fī Sabīlillāh*), and wayfarers (*Ibn al-Sabīl*).

Thus, Islamic economics simultaneously focuses on worldly affairs (*al-dunyā*) and the hereafter (*al-ākhirah*). In Islam, these two related perspectives, *al-dunya* and *al-ākhirah*, cannot be separated, as the hereafter is the ultimate end.

Islamic Economics in the Shadow of Mainstream Economics

Economics began with the concept of scarcity, which usually occurs when production resources are insufficient to satisfy everyone's needs. Applying Islamic economic knowledge will help individuals make informed decisions and find practical solutions to allocating limited resources, determining what and how to produce, and for whom to produce, thereby achieving maximum happiness in this world and the hereafter.

To answer the question of what is right or wrong in resource allocation, it is wiser to adopt the framework of Islamic guidance, applying rational decision-making and empirical observation as found in Islam. It can be said that individuals' economic activities are conducted under forbearance (*taqwā*) and obedience (*ad-dīn*) to *Allah*, which represents tendance, humility, remembrance, obeying, and living under “His” laws.

Hence, the researcher presented the conclusion in a table form; Table 1 displays the differences and similarities between mainstream and Islamic economics. It illustrates that mainstream and Islamic economics employ the same economic concepts in decision-making. Both concepts apply mainstream economic knowledge and theories, grounded in reason and human experience, to decide and allocate limited resources as universal laws that everyone can use, regardless of their faith or beliefs. However, the difference between mainstream and Islamic

economics lies in the fact that Islamic economics draws on mainstream economic knowledge and theories, consistent with divine law, to inform decision-making. This implies that Islamic economics draws on knowledge from both humans and its creators, or God or *Allah*, as found in the *Quran* and *Sunnah*, to determine economic value.

Table 1. Similarities & Differences between Mainstream Economics & Islamic Economics

Differences	
Mainstream Economics	Islamic Economics
<ul style="list-style-type: none"> - Reject the role of divine law in determining economic value. - Based solely on logical reason and perception of the human experience and values. - The knowledge used in decision-making comes from humans. 	<ul style="list-style-type: none"> - Acknowledge the role of divine law in determining economic value. - Reason and perception are utilized in the human experience based on Islamic values and principles. - The knowledge used in decision-making encompasses both human and divine sources, including the <i>Quran</i> and <i>Sunnah</i>.
Similarity	
<ul style="list-style-type: none"> - Apply mainstream economic knowledge and theories, such as rational choice, general equilibrium, and economic growth, to make informed decisions and allocate limited resources effectively. 	

In general, Islamic economics is a branch of mainstream economics. This is because Islamic economics applies the concepts and theories of mainstream economics along with Islamic norms to determine human behavior.

Figure 1 shows the similarities and differences between mainstream and Islamic economics. The common concept involves two circles overlapping to demonstrate economic theories that do not violate Islamic values, such as rational choice, general equilibrium, and economic growth. On the other hand, the areas beyond the overlap area show different concepts. For instance, mainstream economics does not have a *zakāt* system and instead applies usury to operate economic activity, whereas Islamic economics operates it under the *zakāt* system without usury.

According to Equation (2), Figure 1 exhibits mainstream economics refer to Islamic economics, plus usury and minus the *zakāt* system, as illustrated below:

$$\text{Mainstream Economics} = \text{Islamic Economics} + \text{Usury} - \text{Zakāt System} \quad (3)$$

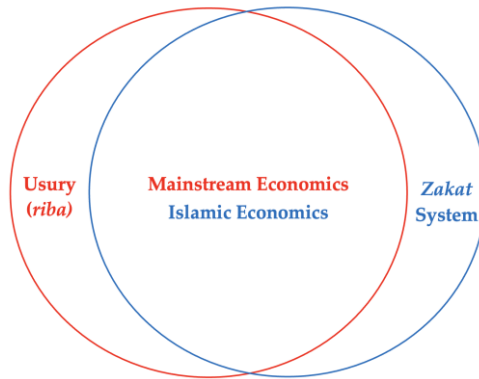


Figure 1. Mainstream Economics & Islamic Economics

Islamic Economics and Application: A Case Study of *Zakāt* on Economic Growth

According to the Islamic economic framework as displayed in Equation (2), few have established official *zakāt* institutions compared to Islamic financial institutions such as Islamic banking and Islamic cooperative limited. Therefore, the purpose of this section is to investigate the application of Islamic economics, specifically the impact of the *zakāt* distribution on economic growth in Songkhla Province, Thailand.¹³ Since *zakāt* can serve as a growth factor, it is an appropriate indicator of economic growth that redistributes income and raises aggregate demand. As a result, economic development is predicted to accelerate¹⁴.

In Thailand, the *zakāt* institute is developing. Currently, no single institution oversees the collection and distribution of *zakāt*

¹³ In the Indonesian context, zakat can be paid through zakat institutions such as Badan Amil Zakat/BAZ. See, for example, Atmo Prawiro, Fitri Aryani, and Ahmad Khoirul Fata, "Questioning the Influence of Religiosity, Social Concern, and Community Income on the Intention of Paying Zakat at Baznas," *Miqot: Jurnal Ilmu-ilmu Keislaman* 47, no. 1 (2023): 86–108, <http://dx.doi.org/10.30821/miqot.v47i1.1068>.

¹⁴ Afief El Ashfahany et al., "How Zakat Affects Economic Growth in Three Islamic Countries," *Journal of Islamic Economic Laws* 6, no. 1 (2023): 45–61. <https://journals.ums.ac.id/index.php/jisel/index>.

systematically; instead, it is handled personally by an individual, a local mosque, or a local group, as well as by Islamic financial organizations such as Islamic banks and Islamic cooperative limited businesses. This results in ineffective *zakāt* collection and distribution; therefore, it is timely for the Muslim community in Thailand to establish an official *zakāt* institution for better administration and management.

Figure 2 shows Songkhla Province, located in southern Thailand and covering the provinces of Yala and Pattani. Songkhla province spans 7,394 square kilometers, making it Thailand's twenty-seventh-largest province and the third largest in the southern region, trailing only Surat Thani and Nakhon Si Thammarat¹⁵. The population of Songkhla Province is 1,708,748, and approximately 23.2 percent of the population is Muslim¹⁶



Figure 2. Songkhla Province of Thailand

¹⁵ Provincial Office of Natural Resources and Environment Songkhla, *Annual Report*. 2016.

<https://songkhla.mnre.go.th/th/view/?file=rTMjMT1jql5ZAT0jMmO0A2x4rQWjBI02qmEZYJ1cM2S0nTyHrP1jAz01qmAZYJ1yM2k0nJyZrP9jMJ1fq2yZMz0iM3I0nJx1rOIJzZ0iq2EZLJ1iM2k0pTy1rP8weweb3O&n=03%20ส่วนที่%201%20ข้อมูลพื้นฐานทั่วไป&t=GTMgg2qxS9cMUug>.

¹⁶ Provincial Labour Office Songkhla. *Labour Situation Report of Songkhla Province*. 2024.

<https://songkhla.mol.go.th/wp-content/uploads/sites/87/2024/06/INFO-สถานการณ์แรงงาน-รายเดือนพฤษภาคม-2567.pdf>

Literature Review

Several studies examine the relationship between *zakāt* and economic growth. Many regression analyses were applied to examine their relationship. For instance, Afief El Ashfahany et al.¹⁷ employed a panel data regression analysis to examine the impact of *zakāt* on economic growth in Indonesia, Malaysia, and Singapore from 2003 to 2020. Their findings reveal that *zakāt* distribution has a beneficial and considerable impact on economic growth. Malik Anwar and Rifda Nabila¹⁸ employ multiple linear regression to examine the effect of *zakāt* on Indonesian economic growth, using time-series data from 2010 to 2019. They discovered that *zakāt* has a substantial positive impact on economic growth via consumption. Similarly, Sulaeman Sulaeman, Rifaldi Majid, and Tika Widiastuti¹⁹ employed multiple regression analysis to examine the effect of *zakāt* on socioeconomic welfare in Indonesia between 2002 and 2019. The study found that *zakāt* has a beneficial and significant impact on economic growth and purchasing power.

On the other hand, Indah Indria Wardani and Mohammad Nur Rianto Al Arif²⁰ investigated the influence of *zakāt* expenditure on wealth distribution in Indonesia using the route analysis on panel data from 2015 to 2019. Their findings show that *zakāt* expenditure had a significant positive impact on Indonesia's

¹⁷ Afief El Ashfahany et al., "How Zakat Affects Economic Growth in Three Islamic Countries," *Journal of Islamic Economic Laws* 6, no. 1 (2023): 45–61. <https://journals.ums.ac.id/index.php/jisel/index>.

¹⁸ Malik Anwar and Rifda Nabila, "The Effect of Zakat, Foreign Debt, and Inflation Toward the Economic Growth of Indonesia Through Consumption in 2010-2019," *Journal of Economics and Regional Science* 1, no. 1 (2021): 11-27. <https://doi.org/10.52421/jurnal-esensi.v1i1.125>.

¹⁹ Sulaeman Sulaeman, Rifaldi Majid, and Tika Widiastuti, "Zakat and Its Impact on Socio-Economic Welfare Before COVID-19 Pandemic in Indonesia," *International Journal of Zakat* 6, no. 2 (2021): 75-90. <https://doi.org/10.37706/ijaz.v6i2.301>.

²⁰ Indah Indria Wardani, and Mohammad Nur Rianto Al Arif, "The Effect of Sharia Bank Financing, Zakat, and Education Expense, on Economic Growth and Human Development Index in Indonesia 2015-2019," *EKONOMIKA SYARIAH: Journal of Economic Studies* 5, no. 1 (2021): 1-10. <https://doi.org/10.30983/es.v5i1.4096>.

economic growth. Abdullah Ahadish Shamad Muis et al.²¹ employed artificial neural networks (ANNs) to investigate the relationship between *zakāt* and Indonesian gross domestic product (GDP), finding that *zakāt* had a significant impact on economic growth. This shows that increased *zakāt* distribution had a significant effect on economic growth. In addition, Badiea Shaukat and Qigui Zhu²² present empirical evidence utilizing the system generalized method of moments (GMM) in a simultaneous equation model on panel data from 38 nations from 1996 to 2015. The findings suggest that the *zakāt* rate has a significant positive impact on economic growth. It is supported by Iman Supratman and Vemy Suci Asih²³ found that *zakāt* stimulated economic growth in West Java, Indonesia, from 2016 to 2020. Moreover, Mohammad Radwan Mohammad Qudah et al.²⁴ explore the impact of *zakāt* on Jordan's economic development from 1981 to 2020, using the dynamic autoregressive distributed lag (DARDL) technique to examine the relationship between them. Their findings revealed a positive association between *zakāt* and economic development in Jordan.

Another study by Aditya Rahmat Gunawan Abdussalam, and Siti Mulyani Hasanah²⁵ demonstrates that the *zakāt* collection has a

²¹ Abdullah Ahadish Shamad Muis, Muhammad Al Firdausi, Chairil Akbar, Shrouq Gamal, and Haitham Saleh, "Zakat, Economic Growth, and Poverty Alleviation: An Artificial Neural Networks Analysis," *International Journal of Zakat* 9, no. Special (2024): 56-70. <https://doi.org/10.37706/ijaz.v9iSpecial.467>.

²² Badiea Shaukat and Qigui Zhu, "Finance and Growth: Particular Role of Zakat to Levitate Development in Transition Economies," *International Journal of Finance & Economics* 26, no. 1 (2021): 998-1017. <https://doi.org/10.1002/ijfe.1832>.

²³ Iman Supratman and Vemy Suci Asih, "The Effect of Zakat and Poverty on Economic Growth in West Java," *Indonesian Journal of Economics and Management* 3, no. 1 (November 30, 2022): 87-98. <https://jurnal.polban.ac.id/ijem/article/view/4645>.

²⁴ Mohammad Radwan Mohammad Qudah, Abdul Razak Munir, Muhammad Sobarsyah, Sabbar Dahham Sabbar, "The Role of Zakat, Islamic Human Development, and Government Support on the Economic Growth in Jordan," *Cuadernos de Economía* 45, no. 128 (2022): 157-164. <https://doi.org/10.32826/cude.v1i128.717>

²⁵ Aditya Rahmat Gunawan Abdussalam and Siti Mulyani Hasanah, "The Influence of Zakat on Quality Economic Growth," *Journal of Lifestyle and SDGs*

significant impact on Indonesia's economic growth, exhibiting a one-way relationship. For every 1% increase in *zakāt* collected, economic growth rises by 0.277%. Aminudin Maruf et al.²⁶ analyze the performance of *zakāt* institutions in Indonesia in terms of economic sustainability from 2019 to 2022, using financial and managerial measures published by the National Board of *Zakāt* for the Republic of Indonesia (BAZNAS). The study's findings suggest that productive activities in distributing *zakāt* cash can foster a circular economy among Muslims in the country. Similarly, Neng Kamarni, Yuli Utami, and Fatin Hasib²⁷ utilize panel data from the 2015-2020 period in West Sumatra, Indonesia, along with structural equation modeling and partial least squares, to demonstrate that the role of *zakāt* in reducing poverty is proven when appropriately managed. Tika Widiastuti et al.²⁸ use partial least squares structural equation modeling to examine the relationship between the impact of *zakāt* empowerment initiatives and the welfare of *zakāt* recipients in East Java and Yogyakarta, Indonesia. They discovered that *zakāt* empowerment improves the well-being of *zakāt* recipients. Andi Triyawan et al.²⁹ use Vector Autoregression (VAR), Vector Error Correction Model (VECM), and cointegration tests to investigate the impact and relationship

Review 5, no. 2 (November 21, 2024): e02845.
<https://sdgsreview.org/LifestyleJournal/article/view/2845>.

²⁶ Aminudin Maruf, Cut Meutia Chalifatunnisa, Silvya Miftahul Hasanah, and Cindy Puspitasari, "Zakat Development Towards Sustainable Economic Growth," *EKSYPAR: Jurnal Ekonomi Syaria'ah & Bisnis Islam* 9, no. 2 (2022): 158-172. <https://doi.org/10.54956/eksypar.v9i2.389>

²⁷ Neng Kamarni, Yuli Utami, and Fatin Hasib, "The Role of Zakat, Infaq, Sadaqah (ZIS), HDI, and Government Expenditure on Poverty Alleviation: Economic Growth as an Intervening Variable," *Islamic Research* 7, no. 1 (February 22, 2024): 1-13. <https://jkpis.com/index.php/jkpis/article/view/236>

²⁸ Tika Widiastuti, Ilmiawan Auwalin, Lina Nugraha Rani, and Muhammad Ubaidillah Al Mustofa, "A Mediating Effect of Business Growth on Zakat Empowerment Program and Mustahiq's Welfare," *Cogent Business & Management* 8, no. 1 (2021). <https://doi.org/10.1080/23311975.2021.1882039>.

²⁹ Andi Triyawan, Siska Arie Novita, Nursilah Ahmad, Asmaddy Haris, and Noradilah Abdul Hadi, "Does Investment, Zakat, Infak, and Shadaqah and Inflation Influence the Economic Growth?: Evidence from Indonesia," *Iqtishodia: Jurnal Ekonomi Syariah* 7, no. 1 (March 28, 2022): 08-19. <https://ejournal.alqolam.ac.id/index.php/iqtishodia/article/view/731>.

between *zakāt* and economic growth in Indonesia. According to their findings, *zakāt* affects long-term GDP but not short-term economic growth.

Imron Mawardi et al.³⁰ employ partial least squares-structural equation modeling to investigate the impact of *zakāt* empowerment initiatives on the growth and well-being of 137 *zakāt* recipients. According to the study, *zakāt* empowerment programs enhance the development of *zakāt* recipients' enterprises, thereby improving their well-being. Nurrahma Prawatya and Laila Masruro Pimada³¹ examine the impact of *zakāt* distribution on inclusive growth in Indonesia, using panel data from 33 provinces from 2018 to 2021. Their findings suggest that *zakāt* is one of the instruments that can support inclusive growth in Indonesia, benefiting the economy as a whole by reducing poverty and increasing the quality of life for the poor and vulnerable. Dul Candra et al.³² use a path analytic approach to examine the direct and indirect effects of *zakāt* distribution on Indonesia's Human Development Index (HDI) and unemployment rates between 2014 and 2020. The findings of this study indicate that the distribution of *zakāt* has no significant impact on Indonesia's Human Development Index (HDI). However, *zakāt* distribution still has a considerable negative impact on Indonesia's unemployment rate. Furthermore, the distribution of *zakāt* has no indirect effect on unemployment through the HDI. This report recommends that the Indonesian government use *zakāt* to reduce unemployment by strengthening regulations governing *zakāt* distribution, thereby

³⁰ Imron Mawardi, Tika Widiastuti, Muhammad Ubaidillah Al Mustofa, and Fifi Hakimi, "Analyzing the Impact of Productive Zakat on the Welfare of Zakat Recipients," *Journal of Islamic Accounting and Business Research* 14, no. 1 (2023): 118-140. <https://doi.org/10.1108/JIABR-05-2021-0145>.

³¹ Nurrahma Prawatya and Laila Masruro Pimada, "Zakat vs. Islamic Banking: Examining the Differential Impact on Inclusive Growth in Indonesia," *Journal of Economic Cooperation and Development* 45, no. 4 (2024): 235-270.

³² Dul Candra, Baitul Hamdi, Sri Herianingrum, and Hafidhotul Amaliyah, "The Effect of Zakat Distribution and the Growth of the Halal Industry on the Human Development Index and Its Impact on Indonesia's Unemployment Rate," *Jurnal Ilmiah Ekonomi Islam* 9, no. 1 (March 10, 2023): 598-608. <https://jurnal.stie-aas.ac.id/index.php/jei/article/view/7928>

boosting its impact. Agus Arwani et al.³³ plan to analyze economic growth during the COVID-19 pandemic by distributing productive *zakāt* in Pekalongan, Indonesia. The triangulation approach is used in this investigation. The findings revealed that an effective *zakāt* program emphasizes the development of diverse models, achieved through creativity and innovation, to enhance economic growth and reduce poverty.

Furthermore, Siectio Dicko Pratama³⁴ examines the impact of *zakāt* on monetary and multidimensional poverty in Indonesia, employing multiple linear regression with control variables. The findings suggested that the climate for *zakāt* growth in Indonesia, particularly in Java, requires further improvement. Meanwhile, *zakāt* has a substantial impact on receivers, contributing to multidimensional poverty. Thus, the report recommends that the government implement a nationwide obligatory *zakāt* system to accelerate poverty reduction and meet the SDGs by 2030. I.K. Balyanda Akmal, M. Shabri Abd. Majid and Eddy Gunawan³⁵ scientifically quantify and analyze the contribution of *zakāt* to human development and its impact on Indonesia's Sustainable Development Goals (SDGs) program. The paired t-test is used to compare differences in HDI between *zakāt* recipients before and after receiving *zakāt*. At the same time, multiple linear regression is used to assess the impact of *zakāt* on the HDI and its components. According to the report, *zakāt* users have a higher HDI after receiving it. *Zakāt* has also been shown to have a considerable positive influence on the HDI.

³³ Agus Arwani, Stenly Salenussa, Nurul Widyawati Islami Rahayu, Muhammad Fauzudin Faiz, Pandu Adi Cakranegara, Abdul Aziz, and Andiyan Andiyan, "The Development of Economic Potential of People in Pandemic Through Earning Zakat Distribution," *International Journal of Professional Business Review* 7, no. 2 (August 3, 2022): e0414. <https://openaccessojcs.com/IBReview/article/view/414>.

³⁴ Siectio Dicko Pratama, "The Role of Zakat in Alleviating Multidimensional Poverty," *International Journal of Islamic Economics and Finance* 6, no. 1 (2023): 133–150. <https://doi.org/10.18196/ijief.v6i1.17006>.

³⁵ I.K. Balyanda Akmal, M. Shabri Abd. Majid, and Eddy Gunawan, "Does Zakat Matter for Human Development? An Empirical Evidence from Indonesia," *Regional Science Inquiry, Hellenic Association of Regional Scientists* 0, no. 2 (June, 2020): 195-208.

In contrast, the forms of *zakāt* and the profession of *zakāt* recipients have little influence on the HDI. These findings suggest that *zakāt* has a positive impact on human development and may be utilized as one of the instruments to accelerate Indonesia's progress toward the SDGs. Erdhilla Pramesti and A'rasy Fahrullah³⁶ investigate the relationship between *zakāt*, economic growth, and poverty in East Java Province from 2003 to 2022, using variables like *zakāt* money distribution, economic development, and the number of impoverished individuals. Multiple regression analysis was used in the study. The study's findings demonstrated that the distribution of *zakāt* funds altered the direction of the negative coefficient for poverty.

Ishmah Afiyah and M Mahmudulhassan³⁷ investigate the impact of *zakāt* on improving economic well-being and supporting long-term economic growth among people in Semarang, Indonesia, using in-depth interviews and documentary analysis. The findings revealed that *zakāt* has enormous potential to catalyze economic prosperity for people in the region. Ahmad Mansur et al.³⁸ employ descriptive analysis to describe and evaluate the role of *zakāt* donations in promoting economic growth and development. They believe that *zakāt* has a significant impact on the economy through fiscal policy, particularly through income and wealth redistribution, and can be a beneficial tool for promoting economic growth and development. Aditya Hadid Riyadi et al.³⁹ investigate the synergy between the *zakāt* institution

³⁶ Erdhilla Pramesti, and A'rasy Fahrullah, "The Effect of Zakat Fund Distribution and Economic Growth on Poverty in East Java Province," *EKSYPAR: Jurnal Ekonomi Syari'ah & Bisnis Islam* 10, no. 1 (2023): 87-96. <https://doi.org/10.54956/eksypar.2022.1>.

³⁷ Ishmah Afiyah, and M Mahmudulhassan, "Professional Zakat as a Catalyst for Welfare: Strategic Mapping for Sustainable Economic Growth in Semarang," *Demak Universal Journal of Islam and Sharia* 2, no. 03 (April 22, 2024): 199-210. <https://journal.walideminstitute.com/index.php/deujis/article/view/129>.

³⁸ Ahmad Mansur, Abdullah Kafabih, Abdul Hakim, and Lian Fuad, "The Role of Zakat and Taxes on Economic Growth," *El-Qist: Journal of Islamic Economics and Business (JIEB)* 14, no. 2 (February 27, 2025): 154-166. <https://jurnalfebi.uinsa.ac.id/index.php/elqist/article/view/1788>.

³⁹ Aditya Hadid Riyadi, Abdulkadir Abdullahi Sheik Abdukad, Bandar Mohammed Saif, Hawa Ahmed Takow, and Ashurov Sharofiddin, "The Effect of

and Islamic microfinance to maximize the distribution of productive *zakāt* to the public, employing qualitative methodologies to assess references from journals, *zakāt* institution reports, and related literature. They discovered that the management of productive *zakāt* funds in Indonesia remains unsatisfactory, as evidenced by the low distribution rate. They propose that *zakāt* and Islamic microfinance institutions combine to manage productive *zakāt* that reaches the targeted poor, thereby alleviating poverty and enhancing communal welfare. This finding is consistent with Nur Adilla, Yenni Nasution, and Sugianto Sugianto⁴⁰, who concur that *zakāt* promotes economic development when recipients engage in constructive activities. *Zakāt* thus plays a vital role in poverty alleviation and economic growth.

According to the previous research studies, most apply the Keynesian GDP expenditure approach to provide the economy's growth by measuring the total value of goods and services produced by adding up *zakāt* expenditure as an alternative variable to specify their models⁴¹.

To the authors' knowledge, limited research has examined the impact of *zakāt* on gross provincial product (GPP) per capita in Thailand using econometric techniques and multiplier-effect analysis. This study will bridge the gap by drawing on earlier studies and providing empirical findings to inform *zakāt* policy aimed at promoting economic growth.

Utilizing Zakat Fund on Financing Production to Achieving Social Welfare: In Indonesia as a Case Study," *Journal of Islamic Finance* 10, no. 1 (April 30, 2021): 19-29. <https://journals.iium.edu.my/iiibf-journal/index.php/jif/article/view/524>.

⁴⁰ Nur Adilla, Yenni Nasution, and Sugianto Sugianto, "The Influence of Religiosity and Income on Zakat Awareness and Interest in Paying Zakat," *Indonesian Interdisciplinary Journal of Sharia Economics* 4, no. 1 (August 31, 2021): 62-76. <https://e-journal.uac.ac.id/index.php/iijsse/article/view/1387>.

⁴¹ Abdullah Ahadish Shamad Muis, Muhammad Al Firdausi, Chairil Akbar, Shrouq Gamal, and Haitham Saleh, "Zakat, Economic Growth, and Poverty Alleviation: An Artificial Neural Networks Analysis," *International Journal of Zakat* 9, no. Special (2024): 56-70. <https://doi.org/10.37706/ijaz.v9iSpecial.467>.

Model

This study employs Mohammed B. Yusoff and Sorfina Densumite's *zakāt* model⁴², along with the Keynesian GDP expenditure approach, to investigate the conceptual and empirical implications of *zakāt* distribution on the gross provincial product (GPP) per capita in Thailand's Songkhla Province. The model is specified as

$$GPP_t = \beta_0 + \beta_1 Z_t + \beta_2 X_t + \varepsilon \quad (4)$$

where GPP is the gross provincial product (GPP) per capita in Songkhla province, Thailand, measured in Thai Baht, and Z is Songkhla province, Thailand's nominal *zakāt* distribution in Thai Baht. X is the other independent variables that affect GPP per capita; β s are estimated parameters; and ε is the disturbance term. Due to difficulties obtaining sufficient time-series data for the variable X, it is removed from the final model and included in the disturbance term, serving as an account for omitted variables. It is believed that *zakāt* distribution is positively associated with per capita output.

Data Sources

This study used annual data from 2000 to 2023. The *zakāt* distribution figures in Songkhla Province, Thailand, were obtained from the yearly report of As-siddeek Islamic Cooperative Limited, Thailand. In contrast, the Office of the National Economic and Social Development Council in Thailand collects GPP per capita data for Songkhla Province. Time-series data on As-siddeek Islamic Cooperative Limited's *zakāt* spending in Thailand prior to 2000 have not been provided.

Estimation Methods

This study employed econometric methods, including unit root testing, cointegration, Granger causality, correlation analysis,

⁴² Mohammed B. Yusoff and Sorfina Densumite, "Zakat Distribution and Growth in the Federal Territory of Malaysia," *Journal of Economics and Behavioral Studies* 4, no. 8 (August 15, 2012): 449-456. <https://ojs.amhinternational.com/index.php/jeb/article/view/346>.

and *zakāt* multiplier effect analysis. The unit root test is performed on time series data to ensure that the variables are stationary, preventing erroneous regression. A time series is said to be stationary when its mean and variance remain constant throughout time, and the value of the covariance between two periods is decided purely by the interval between the periods rather than the actual moment at which the covariance is analyzed. However, if any of the above conditions are not met, the series becomes non-stationary. This study employed the Kwiatkowski, Phillips, Schmidt, and Shin KPSS method⁴³ to investigate the presence of unit roots in levels and first differences. Once the series is stationary in the first differences, the next step is to utilize the Johansen and Juselius⁴⁴ co-integration test to investigate the long-run relationship between *zakāt* distribution and GPP per capita. The Granger causality test examines the relationship between cause and effect in a set of variables. This test assumes that the knowledge helps predict the variables. The lag length for this test is determined using the Akaike Information Criterion (AIC), Hannan-Quinn (HQ), Schwarz (SC), and Akaike's Final Prediction Error (FPE) criterion.

Empirical Results

This section summarizes the descriptive statistical results and the empirical findings from the unit root test, co-integration test, Granger causality test, correlation test, and *zakāt* multiplier effect analysis.

⁴³ Denis Kwiatkowski, Peter C.B. Phillips, Peter Schmidt, and Yongcheol Shin, "Testing the Null Hypothesis of Stationarity Against the Alternative of a Unit Root: How Sure are We that Economic Time Series have a Unit Root?" *Journal of Econometrics* 54, no. 1-3 (1992): 159-178. [https://doi.org/10.1016/0304-4076\(92\)90104-Y](https://doi.org/10.1016/0304-4076(92)90104-Y).

⁴⁴ Soren Johansen, and Katarina Juselius, "Maximum Likelihood Estimation and Inference on Cointegration with Application to the Demand for Money," *Oxford Bulletin of Economic Statistics* 52, no.2 (1990): 169-210. <https://doi.org/10.1111/j.1468-0084.1990.mp52002003.x>.

Descriptive Statistical Results

Table 2 presents the descriptive statistics for the variables, indicating that the observations span 24 years from 2000 to 2023. The mean, standard deviation, minimum, and maximum of GPP per capita are 125,302, 26,829, 78,767, and 153,505, while the *zakāt* distribution is 1,219,170, 1,019,266, 0, and 4,375,346, respectively.

Table 2. Descriptive Statistics of Variables

Variables	Observation (Years)	Mean	Standard Deviation	Minimum	Maximum
GPP Per Capita (Baht)	24	125,302	26,829	78,767	153,505
<i>Zakāt</i> Distribution (Baht)	24	1,219,170	1,019,266	0	4,375,346

Unit Root Test

The first step before estimating the model is to inspect the time series data for a unit root, which indicates whether the variables are stationary and helps avoid false regression results. Table 2 presents the KPSS unit root test results for the variables at each level, along with their first differences. The null hypothesis is that there is no unit root, and the alternative is that there is a unit root. Tests for each variable are conducted, including level and first-difference tests.

Table 3. KPSS Unit Root Test Result

Variable	At Level I(0)	At First Differences I(1)
	Prob. (Level)	Prob. (Level)
GPP Per Capita	0.01	0.10**
<i>Zakāt</i>	0.01	0.10**

Note: ** indicates the acceptance of the null hypothesis at 0.05 levels of significance.

Table 3 presents the null hypothesis, which states that each variable has a unit root, and the rejection level. This shows that all variables are non-stationary at the level. However, after applying the first difference to each variable, all statistics for both variables match the study's requirements but do not reject the null hypothesis at the 0.05 level of significance. Therefore, all variables

are stationary within the 95% confidence interval. This indicates that all variables are stationary in first differences. As a result, all of these variables are integrated to order one, denoted as I(1).

Cointegration Test

Once the series were stationary in first differences, the Johansen and Juselius procedures were used to test for cointegration. Table 4 shows the Johansen-Juselius Cointegration test findings. The AIC, HQ, SC, and FPE have all suggested four lags. The trace and maximum eigenvalue statistics imply distinct long-run correlations between the *zakāt* distribution and income per capita, as measured by GPP per capita.

Table 4. Johansen's Test to Determine the Number of Cointegrating Vectors

Test Statistics	Trace		Maximal Eigen Value	
	Null Statistic	5% CV	Statistic	5% CV
	$r = 0$	37.44**	19.96	29.67**
$r \leq 1$	7.77	9.24	7.77	9.24

Notes: ** significant at the 5% level; CV = critical value.

The estimated long-run equation is:

$$\text{GPP}_t = 0.003Z_t \quad (5)$$

the long-run equation shows a positive link between *zakāt* distribution and GPP per capita. As a result, a 1% increase in *zakāt* distribution would lead to a 0.003% increase in GPP per capita over time, suggesting that *zakāt* expenditure is a significant predictor of GPP per capita in Thailand's Songkhla region.

Granger Causality Test

The next phase will involve using Granger causality to determine the direction of causality between *zakāt* distribution and GPP per capita. The null hypothesis is that there is no Granger causality, while the alternative is that there is Granger causality. The best lag length is four lags, as determined by the aforementioned lag length selection criterion. Table 5 shows that changes in GPP per capita are driven by *zakāt* distribution, which, in turn, is driven by changes in GPP per capita.

Table 5. Granger Causality Test Results

Dependent Variables	Explanatory Variables	
	ΔGPP_{t-i}	$\Delta Zakāt_{t-i}$
ΔGPP_t	--	0.09*
$\Delta Zakāt_t$	0.07*	--

Note: The figures in the table are probability values.

* indicates the rejection of the null hypothesis at a 0.1 level of significance.

Correlation Test

Based on the criteria listed by D. De Vaus⁴⁵, a correlation value of 0.69 between *zakāt* distribution and GPP per capita is generally considered very strong. As a result, Table 6 indicates significance at the 0.05 level, and a positive linear relationship exists between them, as shown in Figure 3. This implies that income per capita rises when *zakāt* distribution increases.

Table 6. Pearson's Product-Moment Correlation Results

Dependent Variables	Explanatory Variables
	<i>Zakāt</i>
GPP Per Capita	0.69** (0.00)

Note: The figure in parentheses is the probability value.

** indicates that the null hypothesis was rejected at the 0.05 level of significance.

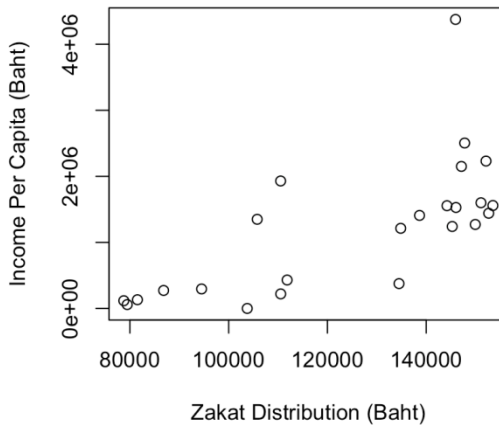


Figure 3. Pearson's Product-Moment Correlation

⁴⁵ D. De Vaus, *Surveys in Social Research*, 5th ed. London: Routledge, 2004.

Zakāt Multiplier Effect Analysis

To determine the marginal influence of *zakāt* distribution on income per capita, a multiplier is used as an analytical tool to assess its relationship. Any increase or decrease in *zakāt* distribution has a significant impact on both individual earnings and the overall economy. The *zakāt* distribution multiplier measures the additional consequences of *zakāt* distribution; the higher the multiplier, the more efficiently money is created and distributed throughout the economy.

Applying the data from Table 7 to Equation (6), the study finds that the *zakāt* distribution multiplier ($K_z = 0.002$) has a positive effect. This implies that a 1 million Baht increase in *zakāt* distribution ($\Delta Z = 1,000,000$) will raise the GPP per capita of Songkhla province by $0.002 \times 1,000,000 = 2,000$ Baht, as per Equation (10). The *zakāt* distribution multiplier is calculated as follows:

Table 7. Income Per Capita and *Zakāt* Expenditures in Songkhla Province, Thailand, 2020-2021

Year	GPP Per Capita	<i>Zakāt</i> Distribution (Baht)
2021	145,944	4,375,346
2020	138,650	1,408,345

Sources: Office of the National Economic and Social Development Council of Thailand (2021); and As-siddeek Islamic Cooperative Limited, Thailand (2021).

Zakāt Distribution Multiplier

$$K_z = \frac{\Delta GPP}{\Delta Z} \quad (6)$$

$$K_z = \frac{145,944 - 138,650}{4,375,346 - 1,408,345} \quad (7)$$

$$K_z = \frac{7,294}{2,967,001} \quad (8)$$

$$K_z = 0.002 \quad (9)$$

Rearranging Equation (6), we obtain Equation (10), which implies that a change in *zakāt* distribution will influence the GPP per capita by

$$\Delta GPP = K_z \cdot \Delta Z \quad (10)$$

where K_z is the *zakāt* distribution multiplier; ΔGPP is a change in income per capita; ΔZ is a change in *zakāt* distribution.

Discussion and Conclusion

The application of Islamic economics to the economic system can be modeled as changing human and corporate conduct to conform to Islamic concepts of justice while also providing efficient institutions, supervision, and rule enforcement. For instance, Islamic economics played a crucial role in institutionalizing *zakāt* by providing political support for the proposal to manage *zakāt* within society. Automatic stabilizers, found in both mainstream and Islamic economic systems, may be adequate to restore economic equilibrium by reducing economic fluctuations and large swings in employment and income.

The empirical results obtained in this study indicate that Islamic economics, such as the *zakāt* system, have a beneficial and considerable impact on economic growth in Songkhla Province, Thailand, in the long run. In contrast, the short-run impact does not exist. This implies that, in the long run, *zakāt* recipients use *zakāt* for productive purposes, such as investment and small businesses. Conversely, in the short run, *zakāt* distribution can increase only their consumption. Hence, Islamic economics, specifically the *zakāt* system, serves as an alternative instrument to boost economic growth, reduce income and wealth inequality, and narrow the gap between the affluent and the poor. These results were congruent with those of Afief El Ashfahany et al.⁴⁶, Malik Anwar and Rifda Nabila⁴⁷ Indah Indria Wardani, Mohammad Nur Rianto Al Arif⁴⁸, and Badiea Shaukat, and Qigui Zhu⁴⁹.

⁴⁶ Afief El Ashfahany, Awalul Dini Nur Hidayah, Lukmanul Hakim, and Mohd Shahid Bin Mohd Noh, "How Zakat Affects Economic Growth in Three Islamic Countries," *Journal of Islamic Economic Laws* 6, no. 1 (2023): 45-61. <https://journals.ums.ac.id/index.php/jisel/index>.

⁴⁷ Malik Anwar and Rifda Nabila, "The Effect of Zakat, Foreign Debt and Inflation Toward the Economic Growth of Indonesia Through Consumption in 2010-2019," *Journal of Economics and Regional Science* 1, no. 1 (2021): 11-27. <https://doi.org/10.52421/jurnal-esensi.v1i1.125>.

⁴⁸ Indah Indria Wardani, and Mohammad Nur Rianto Al Arif, "The Effect of Sharia Bank Financing, Zakat, and Education Expense, on Economic Growth and Human Development Index in Indonesia 2015-2019," *EKONOMIKA SYARIAH*:

Regarding the previous study⁵⁰, this study highlights key differences, particularly in the analysis of the *zakāt* multiplier effect in Songkhla province, Thailand. However, much more work remains to be done to strengthen the *zakāt* system in Thailand, to create pathways for more efficient and effective *zakāt* collection and distribution. The *zakāt* policy should also be implemented to foster economic growth and support sustainable development by establishing a national *zakāt* institute or center that aims to ensure the Thai population receives high-quality welfare within the society.

Limitations

This study is limited by data scarcity on other variables that affect GDP per capita in Songkhla province of Thailand. Future research should expand the scope to include these omitted variables to validate further findings.

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⁵⁰ Mohammad Radwan Mohammad Qudah, Abdul Razak Munir, Muhammad Sobarsyah, Sabbar Dahham Sabbar, "The Role of Zakat, Islamic Human Development, and Government Support on the Economic Growth in Jordan," *Cuadernos de Economía* 45, no. 128 (2022): 157-164. <https://doi.org/10.32826/cude.v1i128.717>.

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