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Tawazunisasi as a Wealth Distribution Strategy: An Islamic Economic Framework for Da'wah Management and Reducing Inequality in Indonesia

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Keywords
wealth distribution; economic inequality; Islamic economics; da'wah management; tawazunisasi

Abstract
This conceptual study develops tawazunisasi as an institutional framework for balancing wealth distribution and examines its relevance to da'wah management in Indonesia. Using a purposive qualitative literature review, it analyzes M. Ismail Yusanto's 2026 scholarly address alongside official inequality statistics and scholarship on Islamic distributive justice, maqāṣid al-sharī'ah, zakat, waqf, and public policy. The synthesis identifies five interconnected stages: widening economic opportunity, broadening productive asset ownership, coordinating Sharia-based redistribution, correcting structural distortions, and evaluating public welfare. Its proposed novelty is to connect established Islamic distributive principles with the organizational functions of amil, nazhir, da'wah institutions, and public agencies through an accountable implementation and feedback cycle. It proposes indicators for beneficiary targeting, productive capacity, asset stewardship, and program outcomes. The study offers a framework for future evaluation, not empirical evidence that tawazunisasi reduces inequality.

Kata kunci
distribusi kekayaan; ekonomi Islam; ketimpangan ekonomi, maqāṣid al-sharī'ah, tawazunisasi.

Abstrak
Artikel ini bertujuan menganalisis konsep tawazunisasi sebagai kerangka distribusi kekayaan dalam perspektif ekonomi Islam dan relevansinya bagi persoalan kesenjangan ekonomi Indonesia. Penelitian menggunakan metode kualitatif dengan pendekatan studi kepustakaan. Sumber utama berupa naskah Tawazunisasi: Ikhtiar Mengatasi Kesenjangan Ekonomi, sedangkan sumber pendukung meliputi data BPS, World Inequality Database, World Inequality Report, Oxfam, serta literatur akademik mengenai distribusi ekonomi Islam. Hasil kajian menunjukkan bahwa tawazunisasi dapat dirumuskan sebagai proses penyeimbangan distribusi kekayaan melalui kombinasi distribusi primer berbasis aktivitas ekonomi, redistribusi melalui instrumen sosial Islam, perluasan kepemilikan aset produktif, serta intervensi negara untuk mencegah konsentrasi kekayaan yang berlebihan. Konsep ini menempatkan keadilan distribusi bukan sebagai konsekuensi otomatis mekanisme pasar, tetapi sebagai tujuan sosial-ekonomi yang memerlukan institusi dan kebijakan. Jadi, tawazunisasi memiliki potensi menjadi kerangka konseptual ekonomi Islam untuk mengintegrasikan zakat, wakaf, pembiayaan syariah, kebijakan fiskal, perlindungan sosial, dan tata

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kelola sumber daya alam dalam rangka mewujudkan distribusi kekayaan yang lebih adil dan berkelanjutan.

Introduction

Economic growth is an important indicator of development, but it does not necessarily translate into shared prosperity. Gross domestic product, investment, and national income may increase while substantial segments of society remain excluded from decent employment, education, healthcare, capital, and productive assets. The central development challenge therefore concerns not only how wealth is generated but also how its benefits are distributed (Murtiyani & Nurlaela, 2025).

The distinction between income and wealth is crucial. Income represents resources received over a given period, whereas wealth comprises accumulated assets capable of generating future returns. Unequal ownership of land, enterprises, housing, and financial capital can thus reproduce economic disadvantage across generations, even when current incomes improve.

Global evidence illustrates the scale of this challenge. The World Inequality Report 2026 estimates that the richest 10 percent receive approximately 53 percent of global income and own around 75 percent of global wealth, whereas the bottom 50 percent receive roughly 8 percent of income and hold only 2 percent of wealth. These estimates underscore the importance of examining asset concentration alongside income distribution (Gómez-Carrera et al., 2026).

Oxfam further reported that worldwide billionaire wealth rose by more than 16 percent during 2025 to approximately US$18.3 trillion. The existence of substantial private fortunes does not, in itself, demonstrate injustice. The distributive concern is whether concentrated economic resources translate into persistent disparities in opportunity, influence, and access to public goods (Grainger et al., 2026).

Indonesia illustrates the distinction between poverty alleviation and distributive justice. Statistics Indonesia reported a poverty rate of 8.47 percent, equivalent to approximately 23.85 million people, in March 2025. Although this represents important progress, escaping income poverty does not necessarily provide households with secure ownership of productive assets or sustained economic mobility (Statistics Indonesia [BPS], 2025b).

These tensions motivate the concept of tawazunisasi, understood here as an ongoing institutional process of balancing wealth circulation and access to economic opportunities. Its normative foundation includes Qur'an 59:7, which cautions against wealth circulating exclusively among the affluent. The relevant policy question is not whether differences in wealth can exist, but whether institutions prevent excessive concentration and safeguard public welfare (Yusanto, 2026).

Contemporary Islamic economic scholarship associates distributive justice with maqāṣid al-sharī'ah, the protection of human dignity, and the provision of basic needs. Islamic social-finance instruments, particularly zakat, infaq, ṣadaqah, and waqf, are also discussed as means of redistribution and economic empowerment. Yet translating these normative objectives into sustained community outcomes requires organizations able to mobilize resources, identify beneficiaries, coordinate interventions, and evaluate results. This is where da'wah management becomes central (Muslim et al., 2026; Tanjung et al., 2024).

This article addresses three questions: (1) how can tawazunisasi be specified as a distinct framework of wealth distribution within Islamic economics; (2) how might da'wah organizations, zakat administrators (amil), and waqf trustees (nazhir) operationalize it; and (3) what are its implications for addressing economic inequality in Indonesia? The article contributes a conceptually differentiated model, an organization-level implementation pathway, and a set of indicative measures for future empirical assessment.

Research Method

This study adopts a qualitative, conceptual literature-review design rather than an econometric or field-based evaluation. Its purpose is to reconstruct the meaning of tawazunisasi, compare it with established approaches to Islamic distributive justice, and develop an analytically coherent framework for da'wah management. Accordingly, the article does not claim to measure the causal effectiveness of any proposed intervention.

The principal text is M. Ismail Yusanto's 2026 scholarly address, Tawazunisasi: Ikhtiar Mengatasi Kesenjangan Ekonomi. It was selected because it articulates the focal concept and its normative and institutional rationale. The address is treated as an attributable primary conceptual source, not as independently verified empirical evidence. Its publication status, public accessibility, and permission for any extended quotations should be confirmed by the authors before submission (Yusanto, 2026).

Supporting materials were selected purposively for direct relevance to one of four domains: (a) inequality and poverty indicators; (b) Islamic distributive justice and maqāṣid; (c) zakat, waqf, and Sharia-compliant financing; and (d) institutional governance and public policy. Official Statistics Indonesia releases, the World Inequality Report 2026, and an Oxfam report provide descriptive context. The academic studies already cited in the original manuscript provide comparative arguments and limited empirical findings. Sources were retained when their topic and identifiable authorship or issuing organization supported the research questions; this is a focused narrative synthesis, not an exhaustive systematic review (BPS, 2025a, 2025b, 2026a, 2026b; Gómez-Carrera et al., 2026).

The synthesis followed four steps. First, statements in the primary address were coded into problem definition, normative foundation, distributive instrument, institutional actor, and intended outcome. Second, these themes were compared with the secondary literature to identify conceptual overlaps and distinctions. Third, instruments were organized into a five-stage process and mapped to the planning, organizing, implementation, and evaluation functions of da'wah management. Fourth, policy actions and proposed indicators were derived for future testing. Normative propositions, descriptive statistics, empirical associations reported by other researchers, and the present authors' proposed mechanisms are kept analytically distinct. No new interviews, original survey data, or field observations were collected.

Results and Discussion

1. Economic Inequality in Indonesia: Recent Evidence

1.1 Trends in the Gini Ratio

The Gini ratio measures dispersion in a distribution, with values closer to zero indicating greater equality and values closer to one indicating greater inequality. The figures used here concern household expenditure inequality; they should not be interpreted as a direct measure of wealth ownership.

Table 1 summarizes official Indonesian expenditure Gini ratios. The indicator declined from 0.381 in September 2024 to 0.375 in March 2025 and 0.363 in September 2025, before rising to 0.368 in March 2026. This non-linear trajectory demonstrates why distributive progress requires continuing assessment rather than a one-time intervention (BPS, 2025a, 2026a, 2026b).

Table 1. Trends in Indonesia's Expenditure Gini Ratio

No.	Periode		Gini Ratio
	Tahun	Bulan	
1.	2024	March	0,379
2.	2024	September	0,381
3.	2025	March	0,375
4.	2025	September	0,363
5.	2026	March	0,368

Source: Statistics Indonesia (BPS, 2025a, 2026a, 2026b); compiled by the authors.

Two observations follow. First, expenditure inequality improved relative to September 2024. Second, the rise recorded in March 2026 suggests that

improvements are not necessarily permanent. Employment patterns, inflation, wages, policy choices, and unequal returns to assets can alter distributive outcomes. Since the expenditure Gini ratio does not capture who owns land, equity, businesses, or property, monitoring tawazunisasi also requires asset-ownership indicators.

1.2 Poverty and Inequality

Statistics Indonesia reported that poverty affected 8.47 percent of the population in March 2025, a decline of 0.10 percentage points from September 2024 and 0.56 points from March 2024. Approximately 23.85 million people were classified as poor. This improvement should be distinguished from changes in the distribution of wealth (BPS, 2025b).

Poverty can decline when incomes at the lower end increase, even if wealth held by affluent groups expands more rapidly. A policy agenda limited to crossing the poverty threshold may therefore leave unequal asset ownership intact. Tawazunisasi calls for attention to both immediate material insecurity and longer-term access to productive opportunities (Nurlaela, 2022).

From an Islamic economic perspective, welfare extends beyond subsistence to falāḥ and maṣlaḥah: a dignified life supported by adequate material resources and the protection of essential human interests. Da'wah-based community empowerment can translate these ethical commitments into beneficiary-oriented assistance, education, livelihood support, and follow-up services.

2. Global Wealth Concentration and Its Relevance to Indonesia

The World Inequality Report 2026 estimates that the richest decile owns roughly three quarters of global wealth, compared with approximately 2 percent held by the bottom half. Oxfam reported a rise in billionaire wealth to US$18.3 trillion in 2025. These global descriptive figures demonstrate concentration but do not establish that all accumulated wealth is illegitimate or provide direct estimates of Indonesian wealth ownership (Gómez-Carrera et al., 2026; Grainger et al., 2026).

Wealth concentration can persist because asset holders receive rents, dividends, capital gains, and inherited wealth, whereas households without productive assets predominantly depend on earnings from labor. Unequal starting positions can thus influence intergenerational opportunity. This structural distinction makes asset access a necessary complement to income support.

Tawazunisasi consequently asks whether the institutions governing ownership, finance, and wealth circulation provide meaningful opportunities to people who lack capital. The proposal extends beyond redistributive transfers to include the creation and responsible stewardship of productive and community-owned assets.

The central Islamic ethical concern is not affluence as such, but whether wealth is acquired lawfully, whether obligations to others are fulfilled, and whether

the economic order permits its benefits to circulate broadly. This concern connects Islamic economic reasoning with the practical accountability of faith-based organizations.

3. Wealth Distribution in Islamic Economics

Islamic economics recognizes private property, commerce, profit, and entrepreneurship while locating ownership within a framework of stewardship and social responsibility. Legitimate acquisition does not eliminate duties toward disadvantaged members of society. Economic institutions must therefore address both productive incentives and the social consequences of market outcomes.

Four complementary channels are relevant to distribution.

First, employment, trade, investment, and enterprise formation generate primary income. Second, zakat constitutes a compulsory religious mechanism of redistribution. Third, infaq, ṣadaqah, and waqf enable voluntary transfers and long-term public benefit. Fourth, lawful and accountable state intervention can address harmful market concentration and gaps in social protection. Their effectiveness depends on how organizations coordinate these mechanisms rather than on their mere formal existence.

Recent scholarship links Islamic distributive justice to the satisfaction of basic needs, protection of dignity, and sustainable well-being. Its preventive dimension concerns fair transactions and restraints on exploitation and monopoly; its corrective dimension concerns protection and empowerment when households remain excluded. For da'wah institutions, this implies combining ethical education with sound program administration and measurable social outcomes (Fitri et al., 2025; Muslim et al., 2026; Syahputra et al., 2023).

4. Tawazunisasi as a Conceptual Framework

The primary address uses tawazunisasi to describe the balancing of wealth distribution, drawing in part on the allocation of fay' and the principle of broad wealth circulation in Qur'an 59:7. This article develops that argument into an organizationally actionable concept rather than presenting it as an entirely new religious norm (Yusanto, 2026).

Tawazunisasi is defined here as an iterative and accountable institutional process that seeks to balance economic opportunity, productive asset ownership, and wealth circulation through fair primary distribution, Sharia-based redistribution, community asset formation, and legitimate public intervention, with human welfare as the evaluative end. It does not demand identical economic outcomes.

Its distinctive analytical claim is the integration of four distributive domains with a fifth, cross-cutting organizational function: coordinated implementation and evaluation by public bodies and community-based da'wah institutions. Distributive

justice specifies the ethical goal; maqāṣid supplies its normative criteria; redistribution names a set of instruments; tawazunisasi specifies the sequence, actors, coordination mechanisms, and feedback needed to pursue balance in practice. This distinction is a proposed conceptual contribution rather than an empirically validated theory.

4.1 Primary distribution

Primary distribution occurs through employment, production, trade, and enterprise ownership. Competitive markets can encourage innovation and productivity, but fair access, decent work, and safeguards against exploitation are essential. Da'wah organizations may contribute through business mentoring, ethical entrepreneurship education, and referrals to employment and training services.

4.2 Redistribution

Redistribution operates through zakat, public finance, and social assistance. A cited Indonesian study reports an inverse association between zakat distribution and income inequality, while another finds that ZIS distribution is not statistically significant in its specified model. These findings are context- and design-dependent and should not be treated as proof of an automatic causal effect. For implementing organizations, beneficiary selection, targeting, governance, and program quality are consequently decisive (Kamal et al., 2021; Suhartini et al., 2025).

Zakat expenditure alone is an insufficient measure of success. Amil institutions should assess beneficiary needs, document eligibility, distinguish emergency consumption support from productive interventions, and monitor whether recipients gain stable livelihoods. Such evidence-based targeting connects social-finance administration with professional da'wah management.

4.3 Broader productive ownership

Balancing wealth requires more than short-term transfers. Access to skills, productive equipment, enterprise capital, education, and markets can enable households to accumulate sustainable resources. Community-level da'wah initiatives can help connect eligible participants to cooperative structures, financial literacy, market access, and continuing mentoring without assuming that every recipient can or should become an entrepreneur.

4.4 State intervention

State action may be necessary when economic structures produce persistent exclusion or destructive concentrations of power. Relevant mechanisms include competition policy, equitable fiscal measures, social protection, infrastructure, and public-resource governance. Such interventions must remain legally grounded, proportionate, transparent, and accountable; expanded state authority is not itself a guarantee of fair distribution.

5. Zakat as an Instrument of Tawazunisasi

Zakat combines spiritual obligation with a social-distributive function. Consumption-oriented zakat protects the immediate welfare of eligible recipients, whereas productive zakat may support appropriate livelihoods through equipment, capital, and training. The choice between these approaches must respond to beneficiary circumstances, eligibility requirements, and the legal rules applicable to zakat management (Darajat, 2025; Zuhria et al., 2025).

Studies on productive zakat identify opportunities for livelihood enhancement, but program design should distinguish beneficiaries with entrepreneurial capacity from those requiring long-term care, disability support, healthcare, or education. This differentiated empowerment approach reduces the risk of treating business creation as a universal solution to poverty (Rozy & Muhlis, 2026).

Accordingly, amil can coordinate needs assessments, individualized assistance plans, training partnerships, financial monitoring, and follow-up. A household with enterprise capacity may receive capital and mentoring; another may need health or social protection; children from economically vulnerable families may require educational support. Zakat administration thereby becomes part of a wider community empowerment system.

6. Waqf and the Formation of Social Wealth

Unlike a transfer intended primarily for immediate consumption, waqf can preserve assets for recurring community benefit. Educational facilities, clinics, agricultural land, commercial premises, and other permissible endowed properties may generate intergenerational services or income. Within tawazunisasi, this function can be understood as social wealth formation: an increase in collectively beneficial assets rather than solely privately held capital (Rahmadani et al., 2025).

The success of waqf depends on the competence and accountability of nazhir, asset maintenance, lawful investment, transparent reporting, and the fit between endowed assets and community needs. Digital reporting can strengthen accessibility and trust but is not an end in itself. Da'wah managers can link waqf planning to community assessments, education and healthcare provision, local enterprise support, and transparent beneficiary evaluation.

7. Sharia-Compliant Financing and Economic Inclusion

Financial exclusion can arise from limited collateral, inadequate credit histories, insufficient financial literacy, or weak access to formal service providers. Removing these barriers matters because households cannot build productive assets solely through short-term income support.

Sharia-compliant financing may broaden opportunity when products are accessible to underserved households rather than restricted to already bankable

clients. Under the maqāṣid objective of ḥifẓ al-māl, financial inclusion should be assessed by whether it protects and develops legitimate economic capacity, not only by the number of accounts or the volume of financing.

Recent discussion of Islamic microfinance emphasizes the need for arrangements consistent with asset protection, risk awareness, and inclusion. Community da'wah institutions can provide financial education, responsible referrals, and mentoring, while regulated financial providers remain responsible for credit assessment and contractual compliance (Ubaidillah et al., 2025).

8. Fiscal Policy and Tawazunisasi

Islamic redistributive institutions and modern fiscal policy need not be analyzed as mutually exclusive mechanisms. Progressive taxation, public spending, and social protection can contribute to a broader architecture of social justice, subject to legitimate authority, transparent administration, and the balancing of efficiency and equity (Affandi & Hamonangan, 2025).

Fiscal instruments serve three related purposes: financing public goods, protecting vulnerable populations, and moderating post-tax inequality. They should support rather than undermine productive activity. The aim of tawazunisasi is not to penalize prosperity, but to link economic achievement to public benefit. At the community level, faith-based organizations can identify service gaps and collaborate with local government without assuming state regulatory responsibilities.

9. Natural Resource Governance

The primary address raises concerns about concentration in natural-resource management. Its numerical allegations about coal production, land control, transfer pricing, and public losses require independent verification against official records; they are therefore not treated as established findings of this review. The underlying distributive question, however, warrants conceptual consideration (Yusanto, 2026).

Where economic gains from socially significant resources are narrowly captured while environmental and social costs are borne more widely, public-welfare concerns arise. Islamic principles of stewardship and maṣlaḥah suggest that natural-resource governance should consider equitable community benefit and intergenerational responsibility, without implying that every productive activity must be directly operated by the state.

Potential governance measures include transparent contracts and licensing, effective revenue collection, independent oversight, anti-monopoly safeguards, protections for affected communities, ecological rehabilitation, domestic value creation, fair intergovernmental benefit-sharing, and investment of resource proceeds in education and productive assets. Da'wah institutions can contribute

through public education, ethical advocacy, and participatory consultation rather than through regulatory enforcement.

10. Maqāṣid al-Sharīʿah as a Normative Foundation

Maqāṣid al-sharīʿah provides a normative basis for evaluating whether economic arrangements advance human welfare and prevent harm. Commonly discussed objectives include the protection of religion, life, intellect, lineage, and property. The protection of property (ḥifẓ al-māl) should not be equated with unlimited accumulation; it also entails legitimate access, secure ownership, and the responsible use of resources for wider well-being (Harahap, 2023; Muslim & Iska, 2026).

Within this perspective, tawazunisasi is not a competing theory of maqāṣid but a proposed middle-range institutional translation of distributive principles into coordinated action. Figure 1 retains the original conceptual sequence from ownership and production through circulation, redistribution, and empowerment toward public welfare—while the accompanying management interpretation specifies who plans, administers, and evaluates each transition (Muslim et al., 2026).

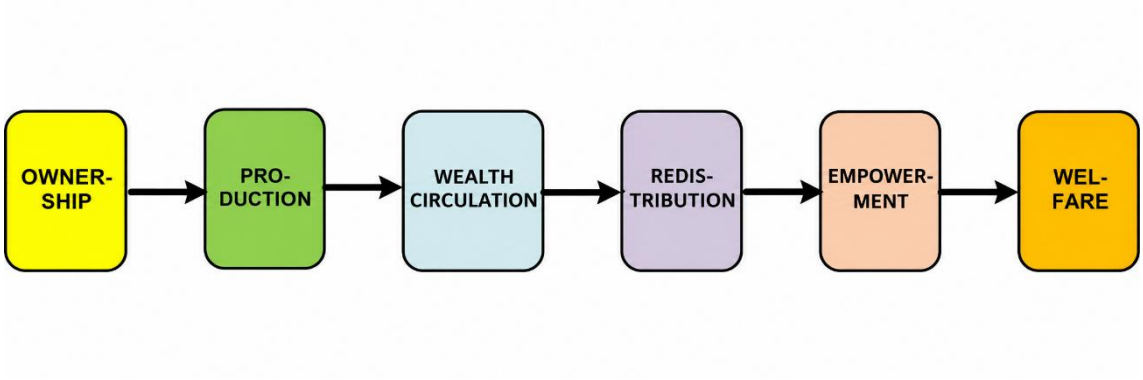


Figure 1. Conceptual sequence of tawazunisasi

Each transition in Figure 1 represents a potential implementation bottleneck. Employment may increase without access to capital; productive activity may expand while ownership remains concentrated; zakat may be collected without generating sustainable mobility. A management-oriented approach therefore evaluates the entire chain, rather than judging success solely by fundraising or expenditure totals.

11. A Five-Stage Tawazunisasi Model for Indonesia

Drawing on the primary text and the supporting literature, this study organizes tawazunisasi into five interrelated stages. These stages constitute a proposed implementation pathway and should be empirically tested before claims of effectiveness are made (Yusanto, 2026).

Stage 1—Expand economic opportunities. Public institutions provide enabling conditions in education, health, infrastructure, work, technology,

and finance, while da'wah organizations identify local barriers and mobilize relevant partnerships.

Stage 2—Broaden productive ownership. Community institutions and financing partners help eligible households gain the capabilities, resources, and market access needed to establish or strengthen productive assets.

Stage 3—Coordinate Sharia-based redistribution. Amil and nazhir link zakat, infaq, ṣadaqah, and waqf to differentiated assistance plans and durable community benefits, with safeguards for eligible recipients and donor intentions.

Stage 4—Address structural distortions. Public regulators tackle anti-competitive conduct and exploitative practices, while civil-society and da'wah institutions contribute evidence, ethical education, and community feedback.

Stage 5—Evaluate maṣlaḥah and sustainable outcomes. Implementers monitor welfare, service access, livelihood stability, asset formation, and participation and use findings to refine subsequent programming.

Figure 2 preserves the five-stage conceptual architecture. From a da'wah-management perspective, implementation follows a recurring cycle of needs assessment and planning, coordination of actors and resources, program delivery, monitoring, and institutional learning.

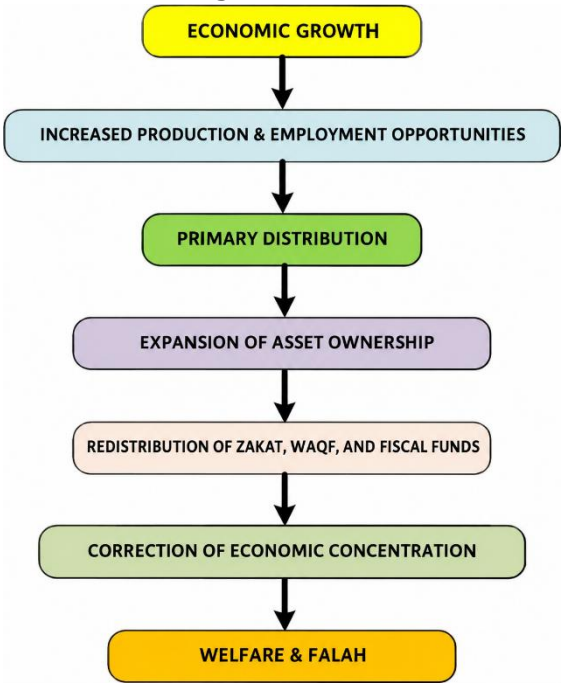


Figure 2. Five-stage tawazunisasi model

The model is therefore an institutional architecture rather than a single fiscal or charitable instrument. Its distinctive emphasis lies in joining the distributive functions of markets, Islamic philanthropy, and public policy with community-level management and assessment.

12. Policy and Da'wah Management Implications

Eight policy directions can be retained from the original framework and prioritized by implementation level. In the near term, amil and community da'wah organizations should (1) improve beneficiary databases and document needs, (2) integrate immediate protection with appropriate livelihood mentoring, and (3) report zakat outcomes transparently. In the medium term, nazhir and partner institutions should (4) expand well-governed productive waqf and (5) develop inclusive Sharia-finance referrals and financial education. At the structural level, public authorities should (6) complement expenditure-based inequality measures with asset-distribution indicators, (7) align equitable taxation and spending with accountable natural-resource governance, and (8) strengthen fair competition and protections against exploitative market concentration. Proposed monitoring measures include beneficiary targeting accuracy, livelihood retention, changes in productive asset access, waqf asset utilization, program completion, transparent reporting, and community satisfaction. These indicators are suggestions for future operationalization, not observed study results.

13. Discussion: Novelty, Institutional Roles, and Limitations

The proposed contribution of tawazunisasi is organizational rather than terminological alone. The literature on distributive justice identifies the problem of unfair allocation; maqāṣid supplies ethical evaluation criteria; zakat and waqf describe established mechanisms; and redistributive policy concerns transfers and institutional rules. Tawazunisasi combines these elements into a sequential and feedback-oriented framework that identifies actors, distributional channels, and intended outcomes. This synthesis may help bridge Islamic economics and da'wah management without claiming to supersede established Islamic concepts (Salsabilla & Furqon, 2026; Muslim et al., 2026).

For da'wah management, the central application is the coordination of an ecosystem. Amil assess eligibility and allocate zakat; nazhir safeguard and develop waqf assets; mosque and da'wah organizations organize community education and mentoring; Islamic microfinance providers support suitable access to capital; and public agencies address fiscal and structural constraints. The management functions are planning through community diagnosis, organizing through clear assignments and partnerships, actuating through tailored empowerment programs, and controlling through financial accountability and impact-oriented monitoring. These assignments describe a proposed institutional design rather than documented practices at a particular field site.

Several limitations qualify the contribution. First, the model has not been tested in communities or against causal measures of inequality. Second, the sources were selected through a purposive narrative review rather than a replicable systematic search, leaving potential selection bias. Third, administrative capacity, legal eligibility, local power relations, and the availability of asset data may constrain implementation. Fourth, zakat and waqf cannot replace state obligations in education, health, social protection, and market governance. Future research should operationalize the proposed indicators, compare organizational arrangements across Indonesian communities, and evaluate beneficiary outcomes longitudinally.

Conclusion

Economic inequality cannot be addressed through aggregate growth alone. Tawazunisasi offers a proposed framework for balancing wealth circulation, access to productive assets, and social benefits without requiring equal wealth holdings. It integrates primary market distribution, zakat-based redistribution, waqf-enabled social wealth formation, Sharia-compliant financial inclusion, public policy, and accountable institutional coordination.

Its principal contribution to da'wah management is a five-stage pathway connecting normative distributive objectives with the functions of amil, nazhir, community da'wah organizations, and state institutions. For Indonesia, it points toward integrated beneficiary assessment, differentiated empowerment, productive asset stewardship, equitable regulation, and outcome-based monitoring. As a conceptual study, however, it demonstrates neither causal effects nor program effectiveness. These propositions require transparent source validation, community-based piloting, and subsequent empirical evaluation.

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