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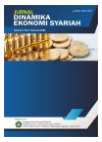

NATIONAL INCOME ANALYSIS IN THE PERSPECTIVE OF ISLAMIC ECONOMICS: A MAQASID AL-SHARIAH APPROACH

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ABSTRACT

National income according to maqashid syaria is a concept based on the principles of ethics and justice in the distribution of wealth and resources. Unlike the conventional approach, which focuses on output aggregation, the Islamic economic perspective positions national income as an instrument of social justice distribution. The purpose of this study is to understand the meaning and scope of national income and to understand national income from an Islamic economic perspective. The researcher's motivation in this study is the desire to analyze the potential of national income to achieve comprehensive welfare for the ummah (community). The methodology used in this study is a descriptive qualitative approach. The conclusion of this study is that in Islamic economics, the sources of state revenue are designed not only to achieve economic goals, but also to create social justice and welfare for all members of society. The novelty of this study lies in its comparison, which formulates a new integrative standard that is a new concept of measuring welfare integration that has a more comprehensive impact.

Keywords: *National Income, Sharia Economics, Maqashid Sharia.*

INTRODUCTION

National economic growth and stability are strategic issues that not only concern the technical aspects of economics but are also closely related to social justice and public welfare. National income analysis is generally understood within the framework of conventional economics, which emphasizes macroeconomic indicators such as Gross Domestic Product (GDP), per capita income, and income distribution. However, this approach often overlooks the moral, ethical, and spiritual dimensions that are actually essential pillars in building sustainable welfarezz.[1] In this context,

[1] M U Chapra, *The Future of Economics: An Islamic Perspective (2nd Ed.)* (Leicester: The Islamic Foundation, 2020).

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Islamic economics offers an alternative paradigm that emphasizes the balance between material and spiritual objectives by referring to the principles of *maqashid shariah*.[2]

The urgency of research on national income from the perspective of Islamic economics is increasing along with the rapid development of the Islamic financial industry and the growing contribution of the Islamic economy to the global economic system. According to the Islamic Development Bank (2023), global Islamic financial assets have reached more than USD 4.5 trillion, indicating the significant role of sharia-based economic systems in modern economic development. However, in many countries, including Indonesia, there remains a gap between relatively high economic growth and inequality in the distribution of social welfare.[3] This raises a fundamental question: how can the instruments and paradigms of Islamic economics, through the *maqashid shariah* approach, provide a more just solution in the analysis and implementation of national income?

The main problem underlying this study is the limitation of conventional approaches that measure welfare solely through material indicators, without considering distributive justice, the blessing of wealth, and the protection of fundamental human values such as religion, life, intellect, lineage, and property (*al-daruriyyat al-khams*). Several recent studies emphasize the importance of integrating *maqashid shariah* into fiscal policy, particularly in the management of zakat, taxation, and redistribution instruments.[4] Therefore, there is a research gap regarding how the concept of national income can be analyzed not only from a quantitative perspective but also from the perspective of sustainability and social justice based on Islamic values.[5]

The main objective of this article is to analyze national income from the perspective of Islamic economics through a *maqashid shariah* review and to explore its relevance in addressing issues of welfare distribution and sustainable development. Theoretically, this article is expected to enrich the literature on the integration of macroeconomic indicators with *maqashid shariah* principles. Practically, the findings of this study can serve as a reference for policymakers in designing national development strategies that are more just, inclusive, and aligned with sharia principles.

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[2] Asyraf Wajdi Dusuki and Said Bouheraoua, "The Framework of Maqasid Al-Shariah and Its Implications for Islamic Finance," *Islamic Economics Studies* 19, no. 1 (2011): 1–18.

[3] World Bank, *World Development Indicators* (Washington DC: World Bank, 2022).

[4] D Heriansyah, "Sinergitas Tata Kelola Zakat Dan Pajak Dalam Sistem Hukum Di Indonesia" (UIN Sunan Gunung Djati, 2025), https://digilib.uinsgd.ac.id/111947/.

[5] F Niko and A Aslati, "Hukum Zakat Tanah Dan Properti: Analisis Yuridis Dan Maqashid Syariah," *ASAS Law Journal*, 2025, http://asas-ins.com/index.php/alj/article/view/166.

National income is a concept that is fundamentally based on the principles of ethics and justice in the distribution of wealth and resources. In Islamic economics, national income is viewed as the result of productive and fair efforts that encompass economic activities carried out in accordance with sharia principles. The main principle of Islamic economics is justice in income distribution, where national income should be distributed equitably among all members of society in order to fulfill basic needs and improve collective welfare. Net National Product (NNP) is the Gross National Product (GNP) minus depreciation or capital consumption.

RESEARCH METHOD

This study employs a qualitative approach using *library research* as the primary research method. Library research was chosen because the focus of this study is a conceptual and normative analysis of national income from the perspective of Islamic economics using the *maqashid shariah* framework. This approach allows the researcher to explore ideas, theories, and perspectives of Muslim scholars and economists regarding the concepts of welfare, income distribution, and the objectives of sharia in economic development.[6]

The approaches used in this research are normative-theological and conceptual-economic approaches. The normative-theological approach is applied to examine sharia principles related to wealth, distribution, and welfare derived from the Qur'an, Hadith, as well as classical and contemporary fiqh literature. Meanwhile, the conceptual-economic approach is used to connect macroeconomic theories, particularly national income analysis, with the principles of *maqashid shariah* as an ethical and philosophical framework within Islamic economics.[7]

The data sources in this research consist of secondary data, namely relevant literature such as books, scientific articles, reports from international organizations, and official documents related to economic indicators and the development of Islamic economics. The primary sources are derived from works on Islamic economics, *maqashid shariah*, and welfare indicators, while supporting sources come from publications of international institutions such as the Islamic Development Bank and the World Bank, which provide empirical data on trends in national income and inequality in distribution.[8]

The data collection technique is conducted through documentation and literature review. The researcher collects various written works discussing theories of national income, *maqashid shariah*, income distribution, zakat, and taxation from both conventional and Islamic economic perspectives.

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[6] Chapra, *The Future of Economics: An Islamic Perspective (2nd Ed.)*.
[7] Dusuki and Bouheraoua, "The Framework of Maqasid Al-Shariah and Its Implications for Islamic Finance."
[8] Islamic Development Bank, *Islamic Finance Development Report* (Jeddah: IsDB, 2023).

This process involves selecting relevant, credible, and up-to-date sources, including articles published in academic journals, reports from international institutions, and authoritative books in the field of Islamic economics.[9]

The data analysis procedure used in this study is content analysis. The stages of analysis include identifying key concepts, categorizing themes according to the dimensions of *maqashid shariah*, and drawing conclusions through critical interpretation. Content analysis enables the researcher to trace the relationship between the concept of national income and *maqashid shariah*, such as distributive justice, protection of wealth, and overall social welfare. Thus, the results of the analysis are expected to provide a comprehensive and in-depth understanding.[10]

This research method also develops a conceptual model of the New Welfare Index (NWI) as a theoretical contribution to measure welfare holistically within the perspective of Islamic economics. This index model is designed as an integrative framework that combines two main groups of indicators, namely conventional economic indicators and maqashid shariah indicators, each reflecting the material and spiritual dimensions of economic development.

Based on literature analysis and conceptual review, the NWI is not the result of direct empirical measurement but rather a theoretical framework integrating various material and spiritual indicators relevant in the context of Islamic economics. The model is constructed from six main dimensions of welfare, namely: Material Economy, Education and Knowledge, Health and Quality of Life, Social and Family Stability, Spirituality and Ethics, and Distributive Justice. Each dimension represents a proportional integration between conventional economic indicators and relevant *maqashid shariah* indicators, thereby producing a holistic and justice-oriented approach to measuring societal welfare.

Mathematically, the *New Welfare Index (NWI)* is formulated as a proportional aggregation of each dimension that integrates conventional economic indicators and *maqashid shariah* indicators. The New Welfare Index (NWI) is designed as an *aggregative index* based on six dimensions of welfare that combine conventional economic indicators and *maqashid shariah* indicators. Since each indicator has a different unit of measurement, a *normalization process* is applied using the *Min–Max method*, as follows:

$$X^* = \frac{X - X_{min}}{X_{max} - X_{min}}$$

[9] Heriansyah, "Sinergitas Tata Kelola Zakat Dan Pajak Dalam Sistem Hukum Di Indonesia."
[10] Chapra, *The Future of Economics: An Islamic Perspective (2nd Ed.)*.

After all indicators are normalized within the range 0–1, the NWI is formulated as:

$$IKB = \frac{1}{6}\sum_{i=1}^{6}[\alpha IK_i^* + \beta IM_i^*]$$

Description:

1. NWI (IKB) is the New Welfare Index used as a holistic measure of societal welfare.
2. i represents the *i-th* welfare dimension (1 to 6).
3. IK_i refers to the normalized conventional economic indicator.
4. IM_i refers to the normalized *maqashid shariah* indicator.
5. α (alpha) and β (beta) are the relative weights for each indicator, with the condition α + β = 1.

In this study, α = 0.5 and β = 0.5 are assigned to reflect the principle of balance between material and spiritual dimensions in Islamic economics, which is a fundamental principle of the sharia economic system. This approach enables the measurement of welfare that is not only oriented toward macroeconomic achievements (output) but also toward social outcomes, including distributive justice, protection of fundamental human values, and social sustainability in accordance with *maqashid shariah*.

RESULTS AND DISCUSSION

National Income from the Perspective of Maqashid Shariah

The analysis of national income from the perspective of Islamic economics does not merely focus on the magnitude of economic output but also considers the dimensions of distributive justice, social welfare, and the sustainability of economic development. In the framework of conventional economics, indicators such as *Gross Domestic Product (GDP)* and *per capita income* are generally used as the main measures to evaluate a country's economic performance. However, this approach is often criticized because it emphasizes material economic growth and does not fully reflect the overall level of social welfare.

In the perspective of Islamic economics, welfare is not only measured by the increase in income but also by the achievement of the fundamental objectives of sharia (*maqashid shariah*), which include the protection of religion (*hifz al-din*), life (*hifz al-nafs*), intellect (*hifz al-'aql*), lineage (*hifz al-nasl*), and wealth (*hifz al-mal*). This approach emphasizes that economic development should create a balance between economic growth, distributive justice, and the improvement of the overall quality of life. Therefore, evaluating national income from a sharia

perspective requires broader indicators than those commonly used in conventional economic approaches.

Based on literature analysis, secondary data, and comparison with conventional economic frameworks, this study identifies several key findings related to the relevance of national income indicators to the principles of *maqashid shariah*. These findings include the limitations of conventional economic indicators in measuring social welfare, the role of *zakat, infaq, sadaqah, and waqf (ZISWAF)* instruments in improving income distribution, and the importance of integrating moral values and justice into the measurement of economic welfare. The following explanation outlines these findings in more detail.

a. *Relevance of National Income Indicators with Maqashid Shariah*

The study finds that conventional indicators such as GDP and per capita income mainly emphasize material aspects and economic growth. Meanwhile, the *maqashid shariah* perspective demands broader indicators that include income distribution, poverty alleviation, sustainability of wealth (*hifz al-mal*), and the protection of social welfare. This is consistent with Chapra (2008), who emphasized the necessity of integrating moral values into economic development.[11]

b. *The Role of ZISWAF Instruments in Income Distribution*

The study finds that *zakat, infaq, sadaqah, and waqf (ZISWAF)* are important instruments in improving the distribution of national income. Data from the Islamic Development Bank (2023) indicate that the global potential of zakat can reach more than *USD 600 billion per year*, although its utilization remains far from optimal. If managed properly, these instruments can reduce income inequality that often cannot be addressed through conventional fiscal mechanisms.[12]

Data from the World Bank (2022) also show that although Indonesia's GDP has experienced stable growth of around 5% per year, the Gini ratio remains relatively high, ranging from 0.38 to 0.40, indicating persistent income inequality. The sharia perspective, through instruments such as zakat, infaq, and justice-based taxation, offers mechanisms to reduce this inequality, as emphasized in the research of Heriansyah (2025).

c. *Economic Growth and Social Justice*

The literature review shows that within the framework of *maqashid shariah*, economic growth is meaningful only when it contributes to social justice. This differs from conventional

[11] Chapra.
[12] Heriansyah, "Sinergitas Tata Kelola Zakat Dan Pajak Dalam Sistem Hukum Di Indonesia."

approaches that often prioritize growth indicators without adequately considering distribution. In other words, Islamic economics places distributive justice as a fundamental indicator of development success.[13]

d. Comparison with Conventional Economic Approaches

Compared with conventional research that focuses on economic growth models, the results of this study highlight the advantages of the *maqashid shariah* approach, which is more comprehensive. Both conventional and sharia approaches emphasize the importance of national productivity; however, the difference lies in the moral and ethical dimensions of income distribution, which are explicitly emphasized in Islamic economics.[14]

e. Development of a New Welfare Index

The study also finds that combining conventional economic indicators with *maqashid shariah* principles can produce a new welfare index that is more relevant. This index measures not only economic output but also social outcomes, such as poverty reduction, improved quality of life, and the protection of vulnerable groups.[15]

Based on these findings, there is a fundamental difference between conventional economic indicators and indicators based on the principles of *maqashid shariah*. This difference highlights the importance of conducting deeper studies on the framework for measuring national income, which has been largely dominated by conventional economic indicators.[16]

This research provides an initial framework emphasizing the importance of developing a measurement system that not only relies on conventional economic indicators but also integrates the dimensions of *maqashid shariah*. Through this integrative approach, the evaluation of economic performance can be carried out more comprehensively, not only focusing on economic growth but also reflecting income equality, social justice, and collective welfare.

[13] M S Antonio, *Bank Syariah: Dari Teori Ke Praktik (Edisi Revisi)* (Jakarta: Gema Insani Press, 2021).

[14] Habib Ahmed, "Maqasid Al-Shariah and Islamic Financial Products: A Framework for Assessment," *ISRA International Journal of Islamic Finance* 3, no. 1 (2011): 149–60.

[15] Hafas Furqani and Mohamed Aslam Haneef, "Theory Appraisal in Islamic Economic Methodology: Purposes and Criteria," *Humanomics* 28, no. 4 (2012): 270–84.

[16] R Rizk, "Islamic Economics and the Global Financial Crisis: Lessons and Insights," *International Journal of Islamic and Middle Eastern Finance and Management* 7, no. 3 (2014): 298–311.

Integration of Conventional Economic Indicators and Maqashid Shariah in Forming the New Welfare Index

In formulating the New Welfare Index, it is necessary to identify comprehensive indicators. This process involves three main aspects: welfare dimensions, conventional economic indicators, and *maqashid shariah* indicators. A comparative analysis is then conducted to assess the suitability, strengths, and limitations of each indicator so that a new integrative standard can be developed.

Through this approach, welfare measurement is no longer oriented solely toward economic output, but also includes social outcomes, such as equitable income distribution, poverty reduction, and improvements in the quality of life.

The concept of integration is expected to produce a welfare measurement model that is more comprehensive, inclusive, and just. Through this new index, governments and policymakers may have a more accurate basis for designing development strategies, particularly in optimizing the role of instruments such as zakat, infaq, sadaqah, and waqf (ZISWAF) to support a more equitable distribution of wealth.

Table 1. *Integration of Conventional Economic Indicators and Maqashid Shariah in the Welfare Index*

Welfare Dimension	Conventional Economic Indicators	Maqashid Shariah Indicators	New Welfare Index (Integrative)
Material Economy	GDP per capita, inflation rate, economic growth	*Hifz al-mal* (protection of wealth), optimization of zakat & waqf	Economic productivity + fair distribution (redistributive justice)
Education & Knowledge	School participation rate, literacy rate	*Hifz al-'aql* (protection of intellect), access to Islamic education	Inclusive, high-quality education based on sharia values
Health & Quality of Life	Life expectancy, access to healthcare services	*Hifz al-nafs* (protection of life)	Universal healthcare based on solidarity (ZISWAF)
Social & Family Stability	Gini ratio, unemployment rate	*Hifz al-nasl* (protection of lineage), family support system	Social equality and protection for families and children
Spirituality & Ethics	Not directly measurable	*Hifz al-din* (protection of religion), economic worship practices (zakat, prohibition of riba)	Indicators of sharia compliance and Islamic business ethics
Distributive Justice	Poverty rate, inequality index	Combination of zakat, fair taxation, sadaqah, and waqf	Sharia distribution index: fair access to wealth and resources

Based on the table above, it can be observed that each welfare dimension is measured not only through conventional economic indicators but also through indicators representing the principles of *maqashid shariah*. This integration demonstrates that welfare measurement is no longer limited to economic growth alone but also encompasses social, moral, and spiritual dimensions, which are essential components in the perspective of Islamic economics.

In the material economy dimension, conventional indicators such as GDP per capita, inflation, and economic growth are combined with the principle of *hifz al-mal*, emphasizing the protection and fair distribution of wealth. This indicates that economic productivity must be balanced with redistribution mechanisms through instruments such as zakat and waqf.

In the education and knowledge dimension, indicators such as school participation and literacy rates are linked with the principle of *hifz al-'aql*, suggesting that education should not only enhance intellectual capacity but also strengthen moral and ethical values.

In the health and quality of life dimension, the integration of conventional health indicators with *hifz al-nafs* highlights the importance of protecting human life as a fundamental objective of development. Meanwhile, the social and family stability dimension emphasizes the protection of family institutions through the principle of *hifz al-nasl*, which contributes to social stability and the welfare of future generations.

Additionally, the spiritual and ethical dimension, which has often been overlooked in conventional economic indicators, is integrated through the principle of *hifz al-din*, encompassing compliance with sharia values in economic activities.

Overall, the integration of conventional economic indicators and *maqashid shariah* dimensions produces a more comprehensive framework for measuring welfare. The conceptual simulation of the New Welfare Index (NWI) demonstrates that this integrative approach can provide a more complete picture of welfare compared to single-indicator approaches based solely on GDP.

Therefore, the New Welfare Index has the potential to become an alternative measurement tool for evaluating the success of economic development, not only in terms of growth but also in terms of equity, social justice, and the collective welfare of society.

CONCLUSION

This study reveals that conventional economic indicators, such as Gross Domestic Product (GDP) and per capita income, are not fully capable of representing the overall level of societal welfare. In contrast, the *maqashid shariah* approach offers a more holistic perspective by

considering dimensions of social justice, equitable income distribution, protection of wealth (*hifz al-mal*), and the fulfillment of basic human needs. Therefore, integrating sharia values into the measurement of national income becomes essential to ensure that economic development does not solely emphasize material growth but also promotes collective welfare and social sustainability.

Furthermore, the results of this study confirm that zakat, infaq, sadaqah, and waqf (ZISWAF) play a significant role in promoting a more equitable distribution of national income. Although Indonesia's economy has shown relatively stable growth, the level of income inequality remains high. Through more optimal management of ZISWAF instruments, the Islamic economic approach can provide effective redistributive solutions, reduce social disparities, and strengthen the achievement of equitable welfare within society.

This finding indicates that Islamic economics is not merely oriented toward increasing national productivity but also places moral values, ethics, and social solidarity as the fundamental pillars of development. As its main contribution, this study proposes the concept of a New Welfare Index by integrating conventional economic indicators with the dimensions of *maqashid shariah*. This index is expected to provide a more comprehensive measurement of societal welfare, not only focusing on economic output but also considering social outcomes, such as poverty reduction, equitable distribution of wealth, and improvements in quality of life. Through this integrative approach, national economic policies can be directed to align more closely with the principles of justice, sustainability, and welfare, which are the primary objectives of the Islamic economic system.

The implications of this integration are quite broad, both theoretically and practically. From a theoretical perspective, the findings enrich the literature on national income measurement and welfare within the Islamic perspective by presenting an alternative model relevant to countries with a Muslim-majority population. From a practical perspective, the proposed welfare index can be utilized by governments and Islamic financial institutions to formulate development policies and wealth redistribution strategies that not only pursue economic growth but also ensure fair and equitable societal welfare. In line with Yusuf (2020), policies based on *maqashid shariah* have significant potential to reduce income inequality through the optimization of instruments such as zakat, fair taxation, and productive waqf.

However, this study has several limitations, primarily because it employs a qualitative approach based on library research. The first limitation is the absence of quantitative measurement for the proposed New Welfare Index, which means that its empirical validity remains limited. Second, the study relies heavily on secondary literature and therefore cannot fully capture practical

dynamics in the field, such as the effectiveness of zakat distribution or the implementation of sharia-based fiscal policies in Indonesia. Third, there is limited empirical comparison between countries with strong Islamic economic systems and those that predominantly apply conventional economic approaches.

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